

**GOVERNMENT
EXHIBIT 9**

Condensed Transcript

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF RHODE ISLAND

In re Grand Jury Proceedings
MC NO. 09-84

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**VIDEOTAPED DEPOSITION OF**  
**PATRICK GARVEY**

November 20, 2009  
9:40 a.m.

2300 West Sahara, Suite 770  
Las Vegas, Nevada

Heidi K. Konsten, RPR, CCR # 845



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Patrick Garvey

November 20, 2009

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| <p>IN THE UNITED STATES DISTRICT COURT<br/>FOR THE DISTRICT OF RHODE ISLAND<br/>*****</p> <p>In re Grand Jury Proceedings<br/>MC NO. 09-84</p> <hr/> <p>VIDEOTAPED DEPOSITION OF<br/>PATRICK GARVEY</p> <p>November 20, 2009<br/>9:40 a.m.</p> <p>2300 West Sahara, Suite 770<br/>Las Vegas, Nevada</p> <p>Heidi K. Konsten, RPR, CCR # 845</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>1 VIDEOTELEPHONIC APPEARANCES OF COUNSEL<br/>For Joseph Caramadre:<br/>ROBERT G. FLANDERS, JR., ESQ.<br/>Hinckley, Allen &amp; Snyder<br/>50 Kennedy Plaza<br/>Suite 1500<br/>Providence, Rhode Island 02903<br/>(401) 274-2000<br/>(401) 277-9600 Fax<br/>rlanders@haslaw.com</p> <p>7 For [REDACTED]</p> <p>8 JOHN A. MacFADYEN, III, ESQ.<br/>MacFadyen, Gescheidt &amp; O'Brien<br/>101 Dyer Street<br/>3rd Floor<br/>Providence, Rhode Island 02903<br/>(401) 751-5090<br/>(401) 751-5096 Fax<br/>jmacfadyen@mgolaw.com</p> <p>13 For [REDACTED]</p> <p>14 ANTHONY M. TRAINI, ESQ.<br/>Anthony M. Traini, P.C.<br/>15 56 Pine Street<br/>Suite 200<br/>16 Providence, Rhode Island 02903<br/>(401) 621-4700</p> <p>17 For Lifemark Securities Corp:</p> <p>18 JOSEPH V. CAVANAGH, JR., ESQ.<br/>19 Blish &amp; Cavanagh, LLP<br/>Commerce Center<br/>20 30 Exchange Terrace<br/>Providence, Rhode Island 02903<br/>21 (401) 831-8900<br/>(401) 751-7542 Fax<br/>jvc@blishcavlaw.com</p> <p>23 Also present: Pamela McDade<br/>24 Tamara Hardy<br/>25 Joseph Caramadre</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |      |                  |  |                                    |    |                                 |     |                                     |     |            |  |       |             |      |      |                       |   |      |                       |   |      |                                       |   |      |                                     |   |      |                                                      |   |      |                                               |   |      |                                |   |      |                                       |   |      |                                                |   |       |                               |   |       |                         |   |       |                                        |   |       |                                    |   |       |                                           |   |       |                                    |   |       |                                         |   |       |                            |   |       |                                         |   |
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| <p>1 APPEARANCES OF COUNSEL</p> <p>2 For the Government:<br/>3 LEE H. VILKER, ESQ.<br/>4 JOHN P. McADAMS, ESQ.<br/>5 U.S. Department of Justice<br/>6 United States Attorney's Office<br/>50 Kennedy Plaza, 8th Floor<br/>Providence, Rhode Island 02903<br/>7 (401) 709-5055<br/>8 (401) 709-5017 Fax<br/>9 lee.h.vilker@usdoj.gov</p> <p>10 For Raymoure Radhakrishnan:<br/>11 JEFFREY B. PINE, ESQ.<br/>12 Law Offices of Jeffrey B. Pine, Esq.<br/>13 321 South Main Street<br/>14 Suite 302<br/>Providence, Rhode Island 02903<br/>15 (401) 351-8200<br/>16 (401) 351-9032 Fax<br/>17 jbp@pinelaw.com</p> <p>18 For Transamerica Life Insurance Company:<br/>19 BROOKS R. MAGRATTEN, ESQ.<br/>20 Pierce Atwood<br/>21 10 Weybosset Street<br/>22 Suite 400<br/>23 Providence, Rhode Island 02903<br/>24 (401) 558-5113<br/>25 (401) 558-5166 Fax<br/>bmgatten@pierceatwood.com</p> <p>Also present: Stephen E. Souza<br/>Raymoure Radhakrishnan<br/>Brian Bywaters, Videographer<br/>Diane Garvey</p> <p>*****</p> | <p>1 INDEX</p> <table> <thead> <tr> <th></th> <th style="text-align: right;">Page</th> </tr> </thead> <tbody> <tr> <td>3 PATRICK GARVEY</td> <td></td> </tr> <tr> <td>5 Direct Examination by Mr. Vilker</td> <td style="text-align: right;">11</td> </tr> <tr> <td>6 Cross-Examination by Mr. Pine</td> <td style="text-align: right;">100</td> </tr> <tr> <td>7 Cross-Examination by Mr. Flanders</td> <td style="text-align: right;">168</td> </tr> <tr> <td colspan="2">8 EXHIBITS</td> </tr> <tr> <td>9 No.</td> <td style="text-align: right;">Description</td> <td style="text-align: right;">Page</td> </tr> <tr> <td>10 1</td> <td style="text-align: right;">1/8/2008 Check # 6833</td> <td style="text-align: right;">6</td> </tr> <tr> <td>11 2</td> <td style="text-align: right;">1/8/2008 Check # 8637</td> <td style="text-align: right;">6</td> </tr> <tr> <td>12 3</td> <td style="text-align: right;">December 24, 2007, Dawn Abbott letter</td> <td style="text-align: right;">6</td> </tr> <tr> <td>13 4</td> <td style="text-align: right;">January 3, 2008, Mary Grogan letter</td> <td style="text-align: right;">6</td> </tr> <tr> <td>14 5</td> <td style="text-align: right;">Social security and Rhode Island Identification card</td> <td style="text-align: right;">6</td> </tr> <tr> <td>15 6</td> <td style="text-align: right;">Terminal Illness Philanthropy Account Receipt</td> <td style="text-align: right;">6</td> </tr> <tr> <td>16 7</td> <td style="text-align: right;">Ameritrade Account Application</td> <td style="text-align: right;">6</td> </tr> <tr> <td>17 8</td> <td style="text-align: right;">Rhode Island Catholic - December 2007</td> <td style="text-align: right;">6</td> </tr> <tr> <td>18 9</td> <td style="text-align: right;">Ameritrade Margin/Options Account Upgrade Form</td> <td style="text-align: right;">6</td> </tr> <tr> <td>19 10</td> <td style="text-align: right;">Limited Trading Authorization</td> <td style="text-align: right;">6</td> </tr> <tr> <td>20 11</td> <td style="text-align: right;">9/29/09 Check # 7164713</td> <td style="text-align: right;">6</td> </tr> <tr> <td>21 12</td> <td style="text-align: right;">Transamerica Landmark Variable Annuity</td> <td style="text-align: right;">6</td> </tr> <tr> <td>22 13</td> <td style="text-align: right;">Lifemark Acknowledgment of Annuity</td> <td style="text-align: right;">6</td> </tr> <tr> <td>23 14</td> <td style="text-align: right;">America's Market Flex Annuity Application</td> <td style="text-align: right;">6</td> </tr> <tr> <td>24 15</td> <td style="text-align: right;">Lifemark Acknowledgment of Annuity</td> <td style="text-align: right;">6</td> </tr> <tr> <td>25 16</td> <td style="text-align: right;">Scottrade Brokerage Account Application</td> <td style="text-align: right;">6</td> </tr> <tr> <td>17 17</td> <td style="text-align: right;">Scottrade Margin Agreement</td> <td style="text-align: right;">6</td> </tr> <tr> <td>18 18</td> <td style="text-align: right;">Scottrade Limited Trading Authorization</td> <td style="text-align: right;">6</td> </tr> </tbody> </table> |      | Page | 3 PATRICK GARVEY |  | 5 Direct Examination by Mr. Vilker | 11 | 6 Cross-Examination by Mr. Pine | 100 | 7 Cross-Examination by Mr. Flanders | 168 | 8 EXHIBITS |  | 9 No. | Description | Page | 10 1 | 1/8/2008 Check # 6833 | 6 | 11 2 | 1/8/2008 Check # 8637 | 6 | 12 3 | December 24, 2007, Dawn Abbott letter | 6 | 13 4 | January 3, 2008, Mary Grogan letter | 6 | 14 5 | Social security and Rhode Island Identification card | 6 | 15 6 | Terminal Illness Philanthropy Account Receipt | 6 | 16 7 | Ameritrade Account Application | 6 | 17 8 | Rhode Island Catholic - December 2007 | 6 | 18 9 | Ameritrade Margin/Options Account Upgrade Form | 6 | 19 10 | Limited Trading Authorization | 6 | 20 11 | 9/29/09 Check # 7164713 | 6 | 21 12 | Transamerica Landmark Variable Annuity | 6 | 22 13 | Lifemark Acknowledgment of Annuity | 6 | 23 14 | America's Market Flex Annuity Application | 6 | 24 15 | Lifemark Acknowledgment of Annuity | 6 | 25 16 | Scottrade Brokerage Account Application | 6 | 17 17 | Scottrade Margin Agreement | 6 | 18 18 | Scottrade Limited Trading Authorization | 6 |
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| 8 EXHIBITS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              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| 15 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Terminal 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Patrick Garvey

November 20, 2009

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|------------------------------------------------------|-------------------------------------------------------|
| 5                                                    | 7                                                     |
| 1 EXHIBITS (continued)                               | 1 for the government.                                 |
| 2                                                    | 2 MR. PINE: Jeffrey Pine representing                 |
| 3 No. Description Page                               | 3 Raymour Radhakrishnan.                              |
| 4 19 ING Deferred Variable Annuity 6                 | 4 MR. RADHAKRISHNAN: Raymour                          |
| 5 Application                                        | 5 Radhakrishnan.                                      |
| 6 20 Lifemark Acknowledgment of 6                    | 6 MR. MAGRATTEN: Brooks Magratten                     |
| 7 Annuitant                                          | 7 representing Transamerica Life Insurance Company.   |
| 8 21 American Skandia Variable Annuity 6             | 8 MR. SOUSA: Stephen Souza, postal                    |
| 9 Application Form                                   | 9 inspector.                                          |
| 10 22 Annuitant Acknowledgment 6                     | 10 MR. McADAMS: John McAdams, Assistant               |
| 11 23 Bank of America Brokerage Account 6            | 11 United States Attorney.                            |
| 12 Application                                       | 12 THE WITNESS: Patrick Garvey.                       |
| 13 24 Banc of America Margin Account 6               | 13 THE COURT REPORTER: Can we have all                |
| 14 Application and Agreement                         | 14 present via video conference please identify       |
| 15 25 Banc of America Trading 6                      | 15 yourselves.                                        |
| 16 Authorization                                     | 16 MR. FLANDERS: Robert Flanders for                  |
| 17 26 2/20/08 Garvey/Caramadre letter 6              | 17 Joseph Caramadre.                                  |
| 18 27 2/20/08 Garvey/Radhakrishnan letter 6          | 18 MR. MacFADYEN: John MacFadyen for                  |
| 19 28 4/14/08 Check # 8818 6                         | 19 [REDACTED]                                         |
| 20 29 UPS Shipping Document 9/9/09 6                 | 20 MR. TRAINI: Anthony Traini for                     |
| 21 30 UPS Shipping Document 9/8/09 6                 | 21 [REDACTED]                                         |
| 22 31 Package of documents 6                         | 22 MR. CAVANAGH: Joseph Cavanagh for                  |
| 23                                                   | 23 Lifemark.                                          |
| 24                                                   | 24 MS. McDADE: Pam McDade, FBI.                       |
| 25                                                   | 25 MS. HARDY: Tamara Hardy, FBI.                      |
| 6                                                    | 8                                                     |
| 1 DEPOSITION OF PATRICK GARVEY                       | 1 MR. VILKER: I believe Mr. Caramadre                 |
| 2 November 20, 2009                                  | 2 is also present.                                    |
| 3 (Exhibit Nos. 1 - 31 were                          | 3 MR. MAGRATTEN: Yes, he is.                          |
| 4 previously marked for                              | 4                                                     |
| 5 identification and are attached                    | 5 Whereupon,                                          |
| 6 hereto.)                                           | 6 PATRICK GARVEY,                                     |
| 7                                                    | 7 was called as a witness, and having been first duly |
| 8 THE VIDEOGRAPHER: This is tape                     | 8 sworn to testify to the truth, was examined and     |
| 9 number one to the videotaped deposition of Patrick | 9 testified as follows:                               |
| 10 Garvey in the matter of United States vs.         | 10                                                    |
| 11 Caramadre, being heard before the United States   | 11 MR. VILKER: Okay. May I begin with                 |
| 12 District Court for the District of Rhode Island,  | 12 the questions, or do you have anything that you    |
| 13 Case No. 0984.                                    | 13 would like to get on the record?                   |
| 14 This deposition is being held at                  | 14 MR. PINE: I think we should put on                 |
| 15 2300 West Sahara Avenue, Suite 770, Las Vegas,    | 15 the record the objections that we have lodged in   |
| 16 Nevada, on November 20th, 19 -- I'm sorry, 2009,  | 16 previous depositions. To that end, I'm submitting  |
| 17 at 9:40 a.m.                                      | 17 as an exhibit the objections -- a written version  |
| 18 My name is Brian Bywaters with                    | 18 of the objections that were lodged at the          |
| 19 Esquire Solutions. The court reporter is Heidi    | 19 beginning of the Wiley deposition, which were also |
| 20 Konsten.                                          | 20 marked as an exhibit in the Rodrigues deposition.  |
| 21 Counsel and all present, will you                 | 21 I would ask that it be marked for                  |
| 22 please introduce yourselves and affiliations,     | 22 this deposition, as well. And I believe in prior   |
| 23 after which the witness will be sworn.            | 23 depositions, we have also lodged standing          |
| 24 MR. VILKER: Okay. This is Lee                     | 24 Petrosiello objections to any testimony by         |
| 25 Vilker. I'm an Assistant United States Attorney   | 25 Mr. Garvey that relates to conversations that he   |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">9</p> <p>1 had with anyone other than our clients on<br/>2 Petrosiello grounds, without us having to make<br/>3 those objections every single time there is a<br/>4 statement that is made, in order to avoid<br/>5 unnecessary delay. So we are lodging an ongoing,<br/>6 standing Petrosiello objection.<br/>7 (Exhibit A was marked for<br/>8 identification and is attached<br/>9 hereto.)</p> <p>10 MR. VILKER: I don't think the<br/>11 government needs to add anything else on these<br/>12 objections. We've stated on the record in the<br/>13 prior depositions our positions on your<br/>14 objections, and we incorporate our positions to<br/>15 your objections in this deposition here.</p> <p>16 Anything else?</p> <p>17 MR. MacFADYEN: Yeah. John<br/>18 MacFadyen.<br/>19 I would also like to interpose a<br/>20 standing relevance objection unless and until my<br/>21 client is somehow connected to these proceedings,<br/>22 and then two procedural points. One is we're<br/>23 reserving our right to lodge substantive<br/>24 objections unless -- at the time these depositions<br/>25 might be used.</p>                                                     | <p style="text-align: center;">11</p> <p>1 MR. MacFADYEN: Brooks, we want to<br/>2 hear you.</p> <p>3 MR. MAGRATTEN: Can you hear me now?</p> <p>4 MR. MacFADYEN: Yes.</p> <p>5 MR. MAGRATTEN: Transamerica joins<br/>6 the government in its position as to objections<br/>7 raised at this deposition.</p> <p>8 MR. TRAINI: This is Mr. Traini on<br/>9 behalf of ██████████. I join in all three of<br/>10 the points raised by Mr. MacFadyen, and those --<br/>11 those have been our positions, I believe, in the<br/>12 earlier depositions, and we reiterate them here.</p> <p>13</p> <p>14 EXAMINATION</p> <p>15 BY MR. VILKER:</p> <p>16 Q Okay. Good morning, Mr. Garvey.</p> <p>17 A Good morning.</p> <p>18 Q My name is Lee Vilker. I'm Assistant<br/>19 United States Attorney representing the government<br/>20 in this case.</p> <p>21 I'm going to be the first attorney<br/>22 asking you some questions. If at any time I ask<br/>23 something that is not clear or that you would like<br/>24 me to rephrase, let me know, and I'll do my best<br/>25 to rephrase it. Also, if at any time you need a</p> |
| <p style="text-align: center;">10</p> <p>1 And, secondly, we've had an existing<br/>2 agreement that an objection by one counsel will be<br/>3 deemed an objection for all, and I -- and I would<br/>4 like to establish, for the record, that that<br/>5 agreement is in effect for these proceedings.</p> <p>6 MR. VILKER: On your second point,<br/>7 the government is in agreement that an objection<br/>8 by counsel will be considered an objection by all<br/>9 counsel.</p> <p>10 However, on your first point, the<br/>11 government's deposition has been and continues to<br/>12 be that if you have an objection to a specific<br/>13 question, you need to raise that objection at the<br/>14 time the question is asked so the questioner has<br/>15 an opportunity to rephrase the question. The<br/>16 government's position is that objections will not<br/>17 be preserved if they're not raised during these<br/>18 depositions.</p> <p>19 I understand we have a difference of<br/>20 opinion on that issue.</p> <p>21 MR. MAGRATTEN: Transamerica joins in<br/>22 the government's position on that point.</p> <p>23 MR. VILKER: Okay.</p> <p>24 UNIDENTIFIED SPEAKER: I couldn't<br/>25 hear --</p> | <p style="text-align: center;">12</p> <p>1 break, please let us know, and we'll stop and --<br/>2 and give you that break.</p> <p>3 A Okay.</p> <p>4 Q Mr. Garvey, how old are you now?</p> <p>5 A Sixty-two and a half.</p> <p>6 Q And where were you born?</p> <p>7 A Providence, Rhode Island.</p> <p>8 Q Okay. If you can just speak up a little<br/>9 bit.</p> <p>10 A Providence, Rhode Island.</p> <p>11 Q Okay. And are you -- this deposition is<br/>12 in Las Vegas.</p> <p>13 Are you now living in Las Vegas?</p> <p>14 A Yes, I am.</p> <p>15 Q Okay. And when did you first move to<br/>16 Las Vegas?</p> <p>17 A About -- I believe about eight months<br/>18 ago.</p> <p>19 Q And prior to that time, had you lived<br/>20 your entire life in Providence?</p> <p>21 A Rhode Island.</p> <p>22 Q Are you married, Mr. Garvey?</p> <p>23 A I am.</p> <p>24 Q And how long have you been married for?</p> <p>25 A 33 years, going on 34.</p>                                                                                                                                                                     |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">13</p> <p>1 Q Okay. Are you working now?<br/>2 A No.<br/>3 Q Okay. When -- what was your profession<br/>4 when you were working?<br/>5 A I started off in landscaping, and then I<br/>6 went into jewelry designing, and I'm a design mold<br/>7 maker.<br/>8 Q Okay. Now, have you, in the last few<br/>9 years, had any kind of health problems?<br/>10 A I have.<br/>11 Q And what health problems have you had?<br/>12 A Two heart attacks, one that killed me<br/>13 for a minute and 30 seconds. They brought me<br/>14 back. They turned around and told me that if I<br/>15 lived for three months, that there was a chance I<br/>16 would live longer.<br/>17 Here in Nevada, I was rushed into the<br/>18 hospital. My kidneys started shutting down, and<br/>19 my liver started shutting down. Which was to be<br/>20 expected, because that's what the doctors told me.<br/>21 They gave me some warning signs, and that's what<br/>22 they told me would happen, among a few other<br/>23 things.<br/>24 So I stayed in the hospital here in<br/>25 Nevada, and then they cut me loose. And they told</p>                                                                            | <p style="text-align: center;">15</p> <p>1 took out 51 pounds of fluid, 11 2-liter bottles of<br/>2 fluid. And they told me that, "It doesn't look<br/>3 good for you, Mr. Garvey. You will need a heart<br/>4 transplant, and without one, you will die."<br/>5 So I've been told twice that I'm going<br/>6 to die. And other times -- Dr. Zing turned around<br/>7 and told me, he said, "Patrick," he said, "I'm<br/>8 going back now." He said, "I'm going to go over<br/>9 your X-ray again," whatever. He said, "If I can<br/>10 help you," he said, "I'll come back and talk to<br/>11 you." He never came back.<br/>12 Dr. John Abbott turned around and<br/>13 explained to me that Dr. Zing said, "There isn't a<br/>14 doctor in the United States that would touch you."<br/>15 Q Okay. Mr. Garvey, are you on any kind<br/>16 of medications now?<br/>17 A Yes, I am.<br/>18 Q Do any medications that you're currently<br/>19 taking affect your ability to understand what's<br/>20 happening today?<br/>21 A Yes. I can forget, and then it will<br/>22 come back. Okay. And I can forget. But -- and I<br/>23 might get a little bit dizzy sometimes.<br/>24 Q And, again, if you need a break, if<br/>25 you're feeling dizzy, let us know, and we'll take</p> |
| <p style="text-align: center;">14</p> <p>1 me that, "Mr. Garvey, you're going to die, and<br/>2 you're going to die soon."<br/>3 I said, "Okay. Thank you."<br/>4 Q Okay. Have you been told by any medical<br/>5 professionals what the condition of your heart is<br/>6 now?<br/>7 A Oh, yeah.<br/>8 Q And what have they told you?<br/>9 A I sat down with five doctors. Their<br/>10 names, I don't know. Some of them I do.<br/>11 Dr. Zing, John Abbott, and there was some other<br/>12 ones that I didn't know. They turned around and<br/>13 told me, they said, "Mr. Garvey, one side -- you<br/>14 took a massive heart attack. One side of your<br/>15 heart does not work at all."<br/>16 The other side that is working, which<br/>17 would be this side -- okay. You're looking at it,<br/>18 it would be your right side. I believe it's the<br/>19 aorta valve or one of the valves that is going up,<br/>20 is ripped all the way down. It's pumping blood<br/>21 and fluid out, and it's going into my lungs and<br/>22 into my stomach. And then I blow up, and I have<br/>23 to go into the hospital, and then they drain it<br/>24 from the back. Okay.<br/>25 The last time they drained it, I -- they</p> | <p style="text-align: center;">16</p> <p>1 a break.<br/>2 So you said there is a medication<br/>3 that -- that can affect your memory?<br/>4 A Yeah. It's -- it's Valium.<br/>5 Q And how does this generally affect your<br/>6 memory?<br/>7 A Well, I -- I really don't know. I mean,<br/>8 you can ask me a question, okay, I can turn my<br/>9 head and forget. And then I have to think what<br/>10 that question was, then it comes back to me, and I<br/>11 can answer that question.<br/>12 Q Okay. Now, Mr. Garvey, I want to take<br/>13 you back to December of 2007.<br/>14 Were you living in Rhode Island at that<br/>15 time?<br/>16 A I was.<br/>17 Q Okay. And did you attend a church in<br/>18 Rhode Island?<br/>19 A I did.<br/>20 Q And what was the name of that church?<br/>21 A The Church of Holy Name.<br/>22 Q Okay. And where was the Church of Holy<br/>23 Name located?<br/>24 A In -- on Camp Street in Rhode Island.<br/>25 Q Okay. Now, in your time at that church,</p>                                                                                                                                                                                                                                                                         |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">17</p> <p>1 did you become familiar with a woman named Margo<br/>2 Meo?</p> <p>3 A Yes, I did.</p> <p>4 Q And how did you know Ms. Meo?</p> <p>5 A I grew up with Margo. We went to Summit<br/>6 Avenue School together. I knew her from -- she<br/>7 went to a Catholic school. I moved on to like<br/>8 Nathan Bishop, which was parochial. I knew --<br/>9 I've known her all of my life.</p> <p>10 Q Okay. Now, did you tell Ms. Meo about<br/>11 your health condition?</p> <p>12 A Yes, I did.</p> <p>13 Q Okay. Now, in late -- in late 2007, was<br/>14 there a time in which Ms. Meo told you about a way<br/>15 in which you could make some money?</p> <p>16 MR. PINE: Objection; leading.</p> <p>17 THE WITNESS: Yes.</p> <p>18 BY MR. VILKER:</p> <p>19 Q Okay. Well, let me rephrase that.</p> <p>20 What, if anything, did Ms. Meo say to<br/>21 you about a way in which you could make some<br/>22 money?</p> <p>23 MR. FLANDERS: Objection.</p> <p>24 THE COURT REPORTER: Who objected?</p> <p>25 MR. PINE: That was Mr. Flanders.</p> | <p style="text-align: center;">19</p> <p>1 terminally ill, you get \$2,000. Call me at this<br/>2 number."</p> <p>3 UNIDENTIFIED SPEAKER: Objection; move<br/>4 to strike.</p> <p>5 THE COURT REPORTER: Gentlemen, I<br/>6 don't know who is speaking.</p> <p>7 MR. FLANDERS: I'll identify myself.<br/>8 Flanders. Robert Flanders.</p> <p>9 BY MR. VILKER:</p> <p>10 Q Okay. So you saw this pamphlet in the<br/>11 church?</p> <p>12 A Yes.</p> <p>13 MR. FLANDERS: Objection; leading</p> <p>14 question.</p> <p>15 BY MR. VILKER:</p> <p>16 Q Now, what did --</p> <p>17 MR. FLANDERS: Flanders.</p> <p>18 BY MR. VILKER:</p> <p>19 Q What, if anything, did you do when you<br/>20 saw that pamphlet in the church?</p> <p>21 A I -- I kind of I looked at it like<br/>22 there's got to be a catch, or I don't believe it.<br/>And that's what I told Margo.</p> <p>23 Q Okay. And how did Margo respond to<br/>24 that?</p>                                                                |
| <p style="text-align: center;">18</p> <p>1 BY MR. VILKER:</p> <p>2 Q You can answer the question.</p> <p>3 A Margo was in church. Margo come up to<br/>4 me, and she had a pamphlet. Now, the pamphlet, I<br/>5 guess the church -- that the people who printed it<br/>6 up run it through the church. Okay. So she<br/>7 showed me the pamphlet, and I figured that it was<br/>8 legal, it was up to date. It's in a church, and<br/>9 the church --</p> <p>10 MR. FLANDERS: Objection; move to<br/>11 strike, nonresponsive.</p> <p>12 BY MR. VILKER:</p> <p>13 Q Okay. Well, what do you remember the<br/>14 pamphlet saying?</p> <p>15 A The pamphlet said that --</p> <p>16 UNIDENTIFIED SPEAKER: Objection.</p> <p>17 UNIDENTIFIED SPEAKER: Objection;</p> <p>18 hearsay.</p> <p>19 THE COURT REPORTER: Gentlemen, I'm<br/>20 going to need you to identify yourself. I can't<br/>21 tell who is speaking.</p> <p>22 MR. FLANDERS: It's Flanders --</p> <p>23 Mr. Flanders.</p> <p>24 MR. TRAINI: And Mr. Traini.</p> <p>25 THE WITNESS: It said, "If you're</p>                  | <p style="text-align: center;">20</p> <p>1 MR. PINE: Objection.</p> <p>2 THE WITNESS: Margo said no. She<br/>3 said, "Call this number." She says, "I'm telling<br/>4 you, you are a candidate for \$2,000."</p> <p>5 BY MR. VILKER:</p> <p>6 Q Okay. Now, did you call the number that<br/>7 day?</p> <p>8 A No.</p> <p>9 Q Okay. Did there come a time in which<br/>10 Ms. Meo again brought up this program with you?</p> <p>11 A Yes, she did.</p> <p>12 Q And approximately how much time had<br/>13 passed from the first time that she discussed it<br/>14 with you?</p> <p>15 A Maybe a week.</p> <p>16 Q Okay. And what did she say during this<br/>17 conversation?</p> <p>18 MR. FLANDERS: Objection. Flanders.</p> <p>19 THE WITNESS: She said, "Patrick,<br/>20 you -- you should call this number. I'm telling<br/>21 you, that you will get \$2,000" --</p> <p>22 BY MR. VILKER:</p> <p>23 Q Okay.</p> <p>24 A -- she says.</p> <p>25 Q And was that -- was the phone number in</p> |



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| <p style="text-align: center;">21</p> <p>1 the pamphlet?<br/> 2 A Yes.<br/> 3 Q Okay. And did you at that point call<br/> 4 that number?<br/> 5 A At one -- no. No. It was a little bit<br/> 6 longer.<br/> 7 Q Okay. Do you remember how much after<br/> 8 that second conversation with Ms. Meo you called<br/> 9 the number?<br/> 10 A Yeah, I went home -- I went home, and I<br/> 11 thought about it.<br/> 12 Q Okay.<br/> 13 A And I said, "Well, Margo is telling me<br/> 14 to call it, call it, call it, call it." She's<br/> 15 hounding me, so I call it.<br/> 16 Q Okay.<br/> 17 A And I spoke to Raymour.<br/> 18 Q Okay.<br/> 19 A And he --<br/> 20 Q Okay. Well, did you -- okay. You spoke<br/> 21 to a man over the phone?<br/> 22 A Yes, I did.<br/> 23 Q And did this man tell you what his name<br/> 24 was?<br/> 25 A Yes, he did.</p>                                                                                                                                                                                                                                                                                                                                                           | <p style="text-align: center;">23</p> <p>1 get to your house?<br/> 2 A He didn't. He was there in 15 minutes.<br/> 3 Q Okay. He came to your house 15 minutes<br/> 4 after this conversation?<br/> 5 A I'll say.<br/> 6 Q Now, once Raymour got to your house,<br/> 7 what, if anything, did he say to you inside the<br/> 8 house?<br/> 9 A He told me -- it's hard to remember,<br/> 10 it's been so long. But we talked about the<br/> 11 \$2,000, and he turned around and told me, he says,<br/> 12 "I have a check," and he pulled out a check. And<br/> 13 he put it on the table, and he said, "This check<br/> 14 is for \$2,000." He said, "I am authorized by<br/> 15 Mr. Caramadre to write this check out to you, and<br/> 16 this will go to you."<br/> 17 I said, "Okay."<br/> 18 He said, "I need to see documents, if<br/> 19 you have them, of your illness, or I have to get<br/> 20 in touch with your doctors and whatever."<br/> 21 So I had documents in the house. I<br/> 22 brought them out, I showed them to Mr. Raymour,<br/> 23 and I believe his words were, "You're right,<br/> 24 Mr. Garvey, you're going to die. And I can turn<br/> 25 around, and I'm going to write this check out</p> |
| <p style="text-align: center;">22</p> <p>1 Q And what did he say his name was?<br/> 2 A He said his name was Raymour.<br/> 3 Q Now, what if anything did you say to<br/> 4 Raymour during this conversation?<br/> 5 A I told him that I read the -- the ad<br/> 6 that he had in the pamphlet, and he said, "Yes."<br/> 7 He said, "If you're terminally ill," he said, you<br/> 8 know -- he said, you -- "There's a chance you<br/> 9 could get \$2,000."<br/> 10 He said, "Could I come to your house?"<br/> 11 And I told him where I lived, and he was there in<br/> 12 15 minutes. When he got there --<br/> 13 Q Okay. Let me just stop you there.<br/> 14 During that phone conversation, did you<br/> 15 tell Raymour anything about your health condition?<br/> 16 A Yes, I did.<br/> 17 Q And what did you tell him?<br/> 18 A I told him that I took a heart attack,<br/> 19 and that there's a chance I only had three months<br/> 20 to live, and that there was -- I needed a heart<br/> 21 transplant, basically.<br/> 22 Q Okay. And you indicated that Raymour<br/> 23 told you he would come to your house afterwards?<br/> 24 A Yes, he did.<br/> 25 Q And how long did he say it would take to</p> | <p style="text-align: center;">24</p> <p>1 now." And he did, and he gave me the check.<br/> 2 Q Okay. What, if anything, did Raymour<br/> 3 tell you during that first meeting was the reason<br/> 4 why this Mr. Caramadre was giving away money?<br/> 5 A He told me that Mr. Caramadre had a<br/> 6 brain tumor that was cancerous, and that he was a<br/> 7 philanthropist, and that he was dying. And he<br/> 8 wanted to give the poor people and the people that<br/> 9 were ill or -- the people that were ill some money<br/> 10 to try to help them along before they died.<br/> 11 Q Okay. Now, I want to show you what I'm<br/> 12 marking -- what I have marked already as<br/> 13 Government Exhibit 1, and ask you to take a look<br/> 14 at that.<br/> 15 Do you recognize this document,<br/> 16 Mr. Garvey?<br/> 17 A It appears to be the check that I got.<br/> 18 Q Okay. And it's indicated January 8th,<br/> 19 2008?<br/> 20 A It is.<br/> 21 Q Does that appear to be about the time<br/> 22 that you met with Raymour that first day?<br/> 23 A I would say so.<br/> 24 Q Okay. Now, what, if anything, did<br/> 25 Raymour tell you that this \$2,000 was for?</p>                               |



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| <p style="text-align: center;">25</p> <p>1 A He told me that the check was for<br/>2 Mr. Caramadre. It came from him because he had a<br/>3 brain tumor, and he had cancer, and that he was<br/>4 dying. And he wanted to turn around and help the<br/>5 people that were ill, help them out, and he would<br/>6 give them money that way.</p> <p>7 Q Okay. And what -- what did you believe<br/>8 this \$2,000 was for?</p> <p>9 A Well, I wasn't sure, so I said to<br/>10 Raymour, I said, "I'm going to ask you right now,<br/>11 if there's anything illegal about this check or<br/>12 these documents that -- that, you know, are going<br/>13 down, I don't want no part of it."</p> <p>14 He turned around and told me, he says,<br/>15 "Mr. Garvey, I assure you that this is all legal,<br/>16 and there will be no taxes on your end." He says,<br/>17 "Worry about nothing."</p> <p>18 Q Now, during that first meeting, did<br/>19 Raymour ask you to sign some forms?</p> <p>20 A I don't think so. I'm not -- I'm not<br/>sure.</p> <p>22 Q Okay. Was there a second meeting that<br/>23 you had with Raymour?</p> <p>24 A Yes, there was.</p> <p>25 Q Okay. And how did that second meeting</p> | <p style="text-align: center;">27</p> <p>1 A -- papers started flying towards me.<br/>2 Now --</p> <p>3 Q Okay. I'm going to ask you about those<br/>4 papers in a moment.</p> <p>5 But I would like you to take a look at<br/>6 Government Exhibit 2 and ask if you -- take your<br/>7 time to look at it, and ask if you recognize this<br/>8 check.</p> <p>9 A I don't -- explain.</p> <p>10 Q Okay. Did you --</p> <p>11 MR. PINE: I'm sorry. I didn't hear<br/>that. I don't --</p> <p>13 THE WITNESS: Explain.</p> <p>14 BY MR. VILKER:</p> <p>15 Q Okay. Let me try to rephrase that.<br/>16 You said you received a second check on<br/>17 the second time that Raymour came to the house?</p> <p>18 A Correct.</p> <p>19 Q Okay. And was the second check -- well,<br/>20 how much was the second check for?</p> <p>21 A 2,000.</p> <p>22 Q Okay. And you have before you<br/>23 Government Exhibit 1 and Government Exhibit 2, two<br/>different checks, each for \$2,000?</p> <p>25 A Right.</p>                                                          |
| <p style="text-align: center;">26</p> <p>1 come about?</p> <p>2 A I called Raymour.</p> <p>3 Q And how much after the first meeting did<br/>4 you call Raymour?</p> <p>5 A I'm not sure. About a month, maybe,<br/>6 three weeks, and --</p> <p>7 Q And what --</p> <p>8 A And I --</p> <p>9 Q And why did you call Raymour?</p> <p>10 A I asked him for some more money.</p> <p>11 Q Okay. You called him to ask him if you<br/>12 could get more money?</p> <p>13 A Right.</p> <p>14 Q And how did he respond?</p> <p>15 A He said, "I will come over to your<br/>house." He came over -- he came over to my house,<br/>17 I let him in. He come upstairs, we talked for a<br/>little bit. And then he says, "I have another<br/>check." He said, "And Mr. Caramadre said that I<br/>am allowed to write this out for \$2,000 and give<br/>it to you."</p> <p>22 Q Okay. Now, I would like to show you<br/>23 Government Exhibit 2.</p> <p>24 A But with that check --</p> <p>25 Q Sure.</p>                                                                                                                                                                                                                   | <p style="text-align: center;">28</p> <p>1 Q Does it appear by looking at Government<br/>2 Exhibit 2, that this would be the second check<br/>3 that Raymour gave you, if you can tell by looking<br/>4 at the check?</p> <p>5 A I would say yes.</p> <p>6 Q Okay. Now, do you see in the memo<br/>7 section on the second check, Government Exhibit 2,<br/>8 it says, "New accounts - bonds."</p> <p>9 Did you see that notation at the time<br/>10 that Raymour gave you the check?</p> <p>11 A No.</p> <p>12 Q Okay. Did you have any conversations<br/>13 with Raymour about what that language, "New<br/>14 accounts - bonds," means?</p> <p>15 A No.</p> <p>16 Q Now, you mentioned that Raymour gave you<br/>17 documents to sign?</p> <p>18 A Yes.</p> <p>19 Q Okay. What, if anything, did Raymour<br/>20 say to you about the documents he wanted you to<br/>21 sign?</p> <p>22 A He said they were a formality that<br/>23 Mr. Caramadre required to keep accounts of what he<br/>has paid out and people that he has paid it to --</p> <p>25 Q Okay.</p> |



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| 29                                                    | 31                                                    |
| 1 A -- in that form.                                  | 1 Raymour to have any annuities opened in your name?  |
| 2 Q Okay. Do you recall approximately how             | 2 A None whatsoever.                                  |
| 3 many forms that you were given to sign?             | 3 Q Now, what, if anything, did Raymour say           |
| 4 A Three or four..                                   | 4 to you about any money anyone else can make as a    |
| 5 Q Okay. Now, did Raymour read any of                | 5 result of you signing any documents?                |
| 6 these forms to you?                                 | 6 A Just that Mr. Caramadre gave out the              |
| 7 A Yes.                                              | 7 money so he could help people that were ill, and    |
| 8 Q Okay. Which forms do you remember him             | 8 that was for his records and whatever.              |
| 9 reading to you?                                     | 9 Q Okay. Now, I want to show you                     |
| 10 A I don't remember.                                | 10 Government Exhibit 3 and Government Exhibit 4, and |
| 11 Q Okay. Now, I want to show you what I             | 11 ask if you recognize these.                        |
| 12 have marked as Government Exhibit 6, and ask if    | 12 A Yes, I do. This one, and I recognize             |
| 13 you take your time and look at that, and ask if    | 13 this one.                                          |
| 14 that form looks familiar to you?                   | 14 Q Okay. And what are Government Exhibits           |
| 15 A No.                                              | 15 3 and 4?                                           |
| 16 Q Do you recall seeing a form in which the         | 16 A These are from the hospital. These are           |
| 17 number \$2,000 was on the form?                    | 17 from -- one is from -- I believe one is from Dawn  |
| 18 A No.                                              | 18 Abbott, and I believe one is from Mary Grogan.     |
| 19 Q Okay. Do you see your -- well, what              | 19 Q And what are these documents about?              |
| 20 appears to be the signature of Patrick Garvey in   | 20 A These are about my heart.                        |
| 21 this form?                                         | 21 Q And did you provide these documents to           |
| 22 A Yes, I do.                                       | 22 Raymour when he came to meet with you?             |
| 23 Q Okay. Does that appear to be your                | 23 A I did. I brought them with me.                   |
| 24 signature?                                         | 24 Q Now, I want to take -- you to take a             |
| 25 A I'm not sure.                                    | 25 look at Government Exhibit 5.                      |
| 30                                                    | 32                                                    |
| 1 Q Okay. But as you look at this form                | 1 A Okay.                                             |
| 2 today, it doesn't look familiar to you?             | 2 Q Okay. Do you recognize on Government              |
| 3 A No.                                               | 3 Exhibit 5 what appears to be your social security   |
| 4 Q Okay.                                             | 4 card?                                               |
| 5 A I didn't see this form.                           | 5 A I do.                                             |
| 6 MR. FLANDERS: Objection; move to                    | 6 Q Okay. And do you also recognize what              |
| 7 strike. Flanders.                                   | 7 appears to be a copy of your Rhode Island           |
| 8 BY MR. VILKER:                                      | 8 identification card?                                |
| 9 Q Okay. Now, at the time that you were              | 9 A I do.                                             |
| 10 signing the forms in front of Raymour, what, if    | 10 Q Did you provide these documents to               |
| 11 anything, did Raymour say to you about opening any | 11 Raymour?                                           |
| 12 kind of account in your name?                      | 12 A I did.                                           |
| 13 A Nothing.                                         | 13 Q Okay. Do you know how he -- he made a            |
| 14 Q What, if anything, did Raymour say to            | 14 copy of them?                                      |
| 15 you about opening any kind of brokerage account in | 15 A Yes. He asked me if I knew a place               |
| 16 your name?                                         | 16 where he could get these Xeroxed off, and would I  |
| 17 A Nothing.                                         | 17 mind if he had them Xeroxed off. I said, "There's  |
| 18 Q What, if anything, did Raymour say to            | 18 a place up at the end of the street on the         |
| 19 you about any annuities being opened in your name? | 19 right-hand side, there's a gas station. They have  |
| 20 A Never. Nothing. Never mentioned.                 | 20 a machine in there. You go in, you'll have to pay  |
| 21 Q What consent, if any, did you give to            | 21 for it."                                           |
| 22 Raymour to open up any kind of account in your     | 22 And he said, "May I take your license              |
| 23 name?                                              | 23 and your" -- not your license, "your               |
| 24 A None whatsoever.                                 | 24 identification and your social security card, and  |
| 25 Q What consent, if any, did you give to            | 25 take them up there and have them Xeroxed off and   |



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| <p style="text-align: center;">33</p> <p>1 then bring them back to you?"<br/> 2 I said, "Yes, you may."<br/> 3 Q Okay. Now, what consent, if any, did<br/> 4 you give Raymour to use your social security<br/> 5 number to open up any accounts or annuities?<br/> 6 MR. PINE: Objection.<br/> 7 THE WITNESS: None whatsoever.<br/> 8 MR. PINE: Pine.<br/> 9 BY MR. VILKER:<br/> 10 Q Okay. Did you have any knowledge that<br/> 11 your social security number was being used to open<br/> 12 up --<br/> 13 A No, I did not.<br/> 14 Q Just let me finish the question,<br/> 15 Mr. Garvey.<br/> 16 Did you have any knowledge that your<br/> 17 social security number was being used to open up<br/> 18 any accounts or annuities?<br/> 19 A To be perfectly honest with you,<br/> 20 absolutely no.<br/> 21 Q Okay. Now, I would like to show you<br/> 22 Government Exhibit 7. Now, Government Exhibit 7<br/> 23 is entitled, "Ameritrade Account Application."<br/> 24 Do you see at the bottom of the first<br/> 25 page, your name listed as the --</p> | <p style="text-align: center;">35</p> <p>1 Q Do you -- is that date, 1-4-08, in your<br/> 2 handwriting?<br/> 3 A Yes, I see it.<br/> 4 Q Okay. Is that your handwriting, that<br/> 5 date?<br/> 6 A It doesn't look like it.<br/> 7 Q Okay. Do you see above that there's a<br/> 8 signature that appears to be of Joseph Caramadre<br/> 9 above your -- above your name?<br/> 10 A I don't know his signature.<br/> 11 Q Okay. But can you read it, that it says<br/> 12 Joseph Caramadre?<br/> 13 A Yes, I can.<br/> 14 Q And next to that there's a date that<br/> 15 says 1-4-2008?<br/> 16 A Correct.<br/> 17 Q Is that date in your handwriting?<br/> 18 A No. Never seen this document.<br/> 19 Q Okay. Now, if you look at the next<br/> 20 page, do you -- do you see next to account coowner<br/> 21 is written the name Patrick Garvey at the -- the<br/> 22 last signature on this page?<br/> 23 A I see it.<br/> 24 Q Okay. Does that appear to be your<br/> 25 signature?</p>                                      |
| <p style="text-align: center;">34</p> <p>1 A Yep.<br/> 2 Q -- coowner?<br/> 3 A Yep.<br/> 4 Q Okay.<br/> 5 A Not mine.<br/> 6 Q Okay. When you say not yours, your<br/> 7 signature you're talking about, or your<br/> 8 handwriting?<br/> 9 A Right here, after three, it says Patrick<br/> 10 Garvey. I did not write that.<br/> 11 Q Okay. So the writing on the first page<br/> 12 is not yourself?<br/> 13 A No, I never seen this page.<br/> 14 Q Now, if you look at the second page, do<br/> 15 you see the name Patrick Garvey -- the apparent<br/> 16 signature of Patrick Garvey at the bottom of the<br/> 17 page next to account coowner?<br/> 18 A I do.<br/> 19 Q Okay. Is that your signature?<br/> 20 A It doesn't look like it.<br/> 21 Q Okay. Now, do you see the date next to<br/> 22 the --<br/> 23 A Yes.<br/> 24 Q -- the name of Patrick Garvey?<br/> 25 A Yes.</p>                                                                                                                                                                    | <p style="text-align: center;">36</p> <p>1 A No.<br/> 2 Q Now, the dates -- do you see two dates<br/> 3 written in next to the signatures of 1/4/2008?<br/> 4 A I do.<br/> 5 Q Okay. Are either of these dates in your<br/> 6 handwriting?<br/> 7 A No. And I never seen this document,<br/> 8 neither.<br/> 9 Q Okay. Now, if you turn to the front of<br/> 10 the page, the first page of this document of<br/> 11 Exhibit 7, do you recall Raymour ever showing you<br/> 12 a document that was to open an account with<br/> 13 Ameritrade?<br/> 14 A Never.<br/> 15 Q Okay. Now, did you have any knowledge<br/> 16 that an account in your name and in Joseph<br/> 17 Caramadre's name was being opened at Ameritrade?<br/> 18 A No.<br/> 19 Q Now, if you look at account coowner<br/> 20 information, in the first page, you see your name<br/> 21 as the full legal name?<br/> 22 A Yeah.<br/> 23 Q Okay. If you look down several lines<br/> 24 where it says work number, do you see the number<br/> 25 of (401) --</p> |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">37</p> <p>1 A Yeah.<br/>   2 Q -- 941-9273? Was that your work number,<br/>   3 if you remember?<br/>   4 A I can't remember.<br/>   5 Q Okay. Now, I would like to show you<br/>   6 Government Exhibit 8. Take a look at that. This<br/>   7 is -- Government Exhibit 8 is from the Rhode<br/>   8 Island Catholic Magazine on December 6th, 2007.<br/>   9 And if you can turn to the second page,<br/>   10 do you see in front of you an advertisement that<br/>   11 begins, "Terminal illness? \$2,000 in cash<br/>   12 immediately available"?<br/>   13 A Yes.<br/>   14 Q Do you see a phone number in that<br/>   15 advertisement?<br/>   16 A Yes.<br/>   17 Q And what is that phone number?<br/>   18 A 941-9273.<br/>   19 Q Okay. Now, if you go back and look at<br/>   20 Exhibit 7, the Ameritrade account application,<br/>   21 does that appear to be the same phone number that<br/>   22 was listed in the ad -- the advertisement in the<br/>   23 Rhode Island Catholic?<br/>   24 A Yes.<br/>   25 Q Having seen this document, does it</p> | <p style="text-align: center;">39</p> <p>1 "Funds available for options trading, \$50,000<br/>   2 plus."<br/>   3 First of all, do you know what options<br/>   4 trading is?<br/>   5 A No.<br/>   6 Q Did you have at the time, January 4th,<br/>   7 2008, more than \$50,000 available?<br/>   8 A Absolutely not.<br/>   9 Q Okay. How much money did you have at<br/>   10 the time?<br/>   11 A Twenty bucks, maybe.<br/>   12 Q Okay. Did you -- is that X in this<br/>   13 document where it says, "More than \$50,000," did<br/>   14 you write that X in?<br/>   15 A No. I never seen this document.<br/>   16 Q Okay. Did Raymour ask you how much in<br/>   17 funds you had available?<br/>   18 A No.<br/>   19 Q Okay. Now, the next box over says,<br/>   20 "Years of investment experience," and it's marked,<br/>   21 "6 - 9."<br/>   22 At this time in January 4th of 2008, had<br/>   23 you had any investment experience?<br/>   24 A No, not really.<br/>   25 Q Did you have six to nine years of</p> |
| <p style="text-align: center;">38</p> <p>1 refresh your recollection --<br/>   2 A Yes.<br/>   3 Q -- of whether or not 941-9273 was your<br/>   4 number?<br/>   5 A No, it wasn't. I wasn't my number.<br/>   6 Q Okay.<br/>   7 A It was not mine. I think this was<br/>   8 Raymour's number.<br/>   9 Q Okay. Now, if you turn your<br/>   10 attention -- if you go back to the Ameritrade<br/>   11 application, Exhibit 7, if you can turn to the<br/>   12 last page of this document, it's a three-page<br/>   13 document. If you can just put down the sheet so<br/>   14 you can be seen.<br/>   15 A Oh, okay.<br/>   16 Q Do you see the section in paragraph 11<br/>   17 that says account coowner?<br/>   18 A Yes, I do.<br/>   19 Q Okay. And if you go back, just to<br/>   20 refresh your memory, you are listed as the account<br/>   21 coowner on the front page of this document.<br/>   22 Is it true that you have -- it says zero<br/>   23 dependents. You have no children, that's correct?<br/>   24 A Correct.<br/>   25 Q Okay. Now, the next line says that,</p>    | <p style="text-align: center;">40</p> <p>1 investment experience?<br/>   2 A No.<br/>   3 Q Now, the next box over -- well, still on<br/>   4 the box of investment experience, did you mark<br/>   5 that as -- that X next to 6 - 9?<br/>   6 A No. I never seen this document.<br/>   7 Q Okay. Did Raymour ask you about your<br/>   8 investment experience?<br/>   9 A No.<br/>   10 Q The next box over is investment<br/>   11 knowledge.<br/>   12 Do you see how it's marked with an X<br/>   13 next to "Extensive"?   14 A Wait a minute. Say this again.<br/>   15 Q Let me just point this out to you, the<br/>   16 next box over.<br/>   17 A Okay.<br/>   18 Q It says here, where it says investment<br/>   19 knowledge --<br/>   20 A Uh-huh.<br/>   21 Q -- do you see how it's -- the X is next<br/>   22 to the box?<br/>   23 A Yes, I do.<br/>   24 Q Next to the word "extensive"?   25 A Yes.</p>                                                                                                         |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">41</p> <p>1 Q Do you consider yourself to have<br/>2 extensive knowledge of investments?<br/>3 A No.<br/>4 Q Did Raymour ever ask you about your<br/>5 investment knowledge?<br/>6 A No.<br/>7 Q Now, it says -- if you go over the next<br/>8 box, it says, "Average transaction size, \$2,001 to<br/>9 \$5,000." That box is marked off.<br/>10 Did you have any transactions whatsoever<br/>11 with investments?<br/>12 A No. I never seen this document.<br/>13 Q So that -- that information that you<br/>14 had, your average transaction size was between<br/>15 \$2,000 and 5,000, is incorrect?<br/>16 A Yes. The only money I had was the money<br/>17 that -- that Mr. Raymour gave me.<br/>18 Q Okay. Now, it says -- if you go down to<br/>19 the next line, all the way to the left, it says,<br/>20 "Number of transactions per year." 10 to 19 box<br/>21 is marked off.<br/>22 Did you have 10 to 19 investment<br/>23 transactions per year prior to signing this<br/>24 document?<br/>25 A No.</p> | <p style="text-align: center;">43</p> <p>1 second row to the right says, "What type of<br/>2 activity do you plan to conduct in your options<br/>3 account?" And the box is marked, "Purchase<br/>4 options."<br/>5 Do you see that?<br/>6 A Yeah.<br/>7 Q Okay. Did you plan to purchase any<br/>8 options?<br/>9 A No.<br/>10 Q Do you know what that means, to purchase<br/>11 an option?<br/>12 A Right. The only thing I planned was to<br/>13 get \$2,000 off of Mr. Raymour.<br/>14 Q Okay. Now, we can finish with that<br/>15 document. And I would like to show you Government<br/>16 Exhibit No. 9.<br/>17 A Boy, when I leave here, right, I'm going<br/>18 to be a lawyer myself. Okay.<br/>19 Q Exhibit 9 is entitled, "TD Ameritrade<br/>20 Margins/Options Account Upgrade Form."<br/>21 Does this document look familiar to you?<br/>22 A No, never seen it.<br/>23 Q Now, if you turn to page three of this<br/>24 document, do you see under the second signature at<br/>25 the bottom the name written in Patrick Garvey?</p> |
| <p style="text-align: center;">42</p> <p>1 Q All right. The next box says, "Types of<br/>2 transactions. Check all that apply, stocks,<br/>3 bonds, and options."<br/>4 Had you had --<br/>5 A None.<br/>6 Q You had no --<br/>7 A No.<br/>8 Q -- transactions with any of those?<br/>9 And again, do you know what "options"<br/>10 refers to? Do you know what an option is?<br/>11 A Wait a minute. Yeah, an option is you<br/>12 can or you can't.<br/>13 Q Okay.<br/>14 A The only option I had was with Raymour.<br/>15 Q Okay. Now, the next box over says,<br/>16 "What are your investment objectives?" And the<br/>17 boxes that are marked are "growth" and "income."<br/>18 Did you ever discuss with Raymour<br/>19 anything about what your investment objectives<br/>20 were? Do you want me to point out where I'm<br/>21 referring to?<br/>22 A Yeah.<br/>23 Q It's this here.<br/>24 A Okay. No.<br/>25 Q Okay. Now, the -- the final box on the</p>                                                                               | <p style="text-align: center;">44</p> <p>1 A Yes.<br/>2 Q Does that appear to be your handwriting?<br/>3 A I don't know.<br/>4 Q Okay.<br/>5 A I'm not sure.<br/>6 Q You're not sure. Okay.<br/>7 Now, do you see next to your name is a<br/>8 date 1/4/2008?<br/>9 A No.<br/>10 Q Okay. The question I have -- because<br/>11 you're anticipating my question, but did you -- is<br/>12 that date your handwriting?<br/>13 A No.<br/>14 Q Okay. Is the date above that next to<br/>15 the name Joseph Caramadre, 1/4/2008, did you write<br/>16 that date in your handwriting?<br/>17 A No. I never seen this document.<br/>18 Q Okay. And you're not sure if this is<br/>19 your signature or not?<br/>20 MR. PINE: Objection; asked and<br/>21 answered.<br/>22 BY MR. VILKER:<br/>23 Q Okay. We can -- we can move on.<br/>24 Now, if you look at the next page of<br/>25 this document, page four, do you see, again,</p>                                                                                                                    |



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|                                                       |                                                      |
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| 45                                                    | 47                                                   |
| 1 the -- the name written out Patrick Garvey?         | 1 is your signature?                                 |
| 2 A Yes.                                              | 2 MR. PINE: Objection.                               |
| 3 Q Did that appear to be your signature?             | 3 THE WITNESS: Okay.                                 |
| 4 A Yes.                                              | 4 MR. PINE: Objection; Pine.                         |
| 5 Q Okay. Now, do you see next to your                | 5 THE WITNESS: Okay. I'm going to                    |
| 6 signature, Patrick Garvey, the date 1-04-2008?      | 6 say --                                             |
| 7 A Yes.                                              | 7 BY MR. VILKER:                                     |
| 8 Q Is that in your handwriting?                      | 8 Q You can answer.                                  |
| 9 A No.                                               | 9 A Huh?                                             |
| 10 Q And do you see above that, next to the           | 10 Q No, please answer. I'm sorry.                   |
| 11 signature of Joseph Caramadre, 1/4/2008, is that   | 11 A Okay. It don't even look -- it don't            |
| 12 date with the slashes in your handwriting?         | 12 even look like my signature.                      |
| 13 A No.                                              | 13 Q Okay. I think you're going to have to           |
| 14 Q Okay. Now, as you look at this document          | 14 speak more clearly, Mr. Garvey.                   |
| 15 and you take a look at the first two pages of this | 15 A All right.                                      |
| 16 document, do you see your handwriting anywhere on  | 16 MR. PINE: Just for the record, my                 |
| 17 the first two pages of this document?              | 17 objection is asked and answered, and he's         |
| 18 A I see my name, but that's not my                 | 18 attempting to impeach his own witness.            |
| 19 handwriting.                                       | 19 MR. VILKER: I'm just attempting to                |
| 20 Q Okay. Now, do you know, as you                   | 20 clarify his testimony.                            |
| 21 indicated that the last page was your signature,   | 21 MR. FLANDERS: That's not possible.                |
| 22 do you know whether or not --                      | 22 THE WITNESS: I'm not -- I'm not --                |
| 23 A I'm not sure.                                    | 23 I'm not sure on this. I'm not sure.               |
| 24 Q Okay. So you're not sure if the last             | 24 BY MR. VILKER:                                    |
| 25 page is your signature?                            | 25 Q Okay. Now --                                    |
| 46                                                    | 48                                                   |
| 1 A Right.                                            | 1 A But I've never seen this document,               |
| 2 Q But do you know whether or not Raymour            | 2 neither.                                           |
| 3 ever showed you the first two pages of this         | 3 Q Okay. Now, if you look at the second             |
| 4 document?                                           | 4 page of this document where it's under the         |
| 5 A I never seen these documents. None of             | 5 section, "Account Coowner Information" -- it looks |
| 6 them. None of them. The reason -- the reason I'm    | 6 like it's this page right here.                    |
| 7 saying the last one, it doesn't look like my        | 7 A Uh-huh.                                          |
| 8 handwriting. "Garvey" I don't spell that way. I     | 8 Q Okay. Do you see your name and social            |
| 9 don't spell it that way at all. Okay. I always      | 9 security number?                                   |
| 10 swing a line on the V. There's none there. Okay.   | 10 A I see my name, my date of birth.                |
| 11 The R is not there. I'm going to stick with my     | 11 Q I'm sorry, not your social security.            |
| 12 first answer, I'm going to say no, it's not my --  | 12 Your name and date of birth? I apologize.         |
| 13 it's not -- I --                                   | 13 A Yes.                                            |
| 14 Q Okay. So as you're looking at it now a           | 14 Q Okay. Do you see that same phone number         |
| 15 second time, your -- your opinion is that this is  | 15 that we talked about before next to work number?  |
| 16 not your signature on either the third or fourth   | 16 A Yes.                                            |
| 17 page of this document?                             | 17 Q Okay. And, again, that wasn't your              |
| 18 MR. FLANDERS: Objection, Flanders,                 | 18 phone number?                                     |
| 19 leading.                                           | 19 A No.                                             |
| 20 BY MR. VILKER:                                     | 20 Q Now, if we turn to the fourth page of           |
| 21 Q Well, let me just strike that and ask            | 21 this document, the last page?                     |
| 22 again.                                             | 22 A Yep.                                            |
| 23 Upon looking at this document again,               | 23 Q Okay. Do you see this section in the            |
| 24 what is your view on whether the signatures on the | 24 paragraph eight, "Account Coowner"?               |
| 25 third and fourth page of this Government Exhibit 9 | 25 A Uh-huh.                                         |



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| <p style="text-align: center;">49</p> <p>1 Q Okay. And, again, does this -- well,<br/>2 let's go one by one.</p> <p>3 This indicates you had more than \$50,000<br/>4 available for options trading?</p> <p>5 A No.</p> <p>6 Q Okay. But did you have more than<br/>7 \$50,000 available for options trading?</p> <p>8 A No.</p> <p>9 Q Okay. Was your years of investment<br/>10 experience ten plus?</p> <p>11 A No.</p> <p>12 Q Did you have extensive investment<br/>13 knowledge?</p> <p>14 A No.</p> <p>15 Q Was your average transaction size<br/>16 between \$2,001 and \$5,000?</p> <p>17 A The money I got off of Raymour is what I<br/>18 had.</p> <p>19 Q Okay. Did you have 10 to 19<br/>20 transactions per year?</p> <p>21 A No.</p> <p>22 Q And just jumping over to the last one,<br/>23 did you plan to conduct purchase options in this<br/>24 account?</p> <p>25 A No, and I don't -- I've never seen this</p>                                                                                                                      | <p style="text-align: center;">51</p> <p>1 trade something to somebody, and it's only going<br/>2 to be for a certain amount, if I'm correct. I<br/>3 don't know.</p> <p>4 Q Okay. Now, I want to show you<br/>5 Government Exhibit 11. Now, Government Exhibit 11<br/>6 is a check made out to Joseph A. Caramadre and<br/>7 yourself, Patrick Garvey.</p> <p>8 Have you ever seen this check?</p> <p>9 A No. No.</p> <p>10 Q Okay. And is the -- the check is in the<br/>11 amount of \$254,152.39?</p> <p>12 A Absolutely not.</p> <p>13 Q Okay. Did Mr. Caramadre ever ask you to<br/>14 endorse this check?</p> <p>15 A No.</p> <p>16 Q Did you ever get any proceeds of this<br/>17 money?</p> <p>18 A No.</p> <p>19 Q Now, did -- the documents that have just<br/>20 been shown to you are by a company called<br/>21 Ameritrade.</p> <p>22 Did Raymour ever mention the name<br/>23 Ameritrade to you when he met with you?</p> <p>24 A No.</p> <p>25 Q Now, I would like to show you Government</p>                                                                                                                              |
| <p style="text-align: center;">50</p> <p>1 document.</p> <p>2 Q Okay. Now, if you can take a look at<br/>3 Government Exhibit 10, Government Exhibit 10 is<br/>4 entitled, "Limited Trading Authorization."</p> <p>5 A Yeah.</p> <p>6 Q First of all, do you see your name under<br/>7 account coowner, Patrick Garvey?</p> <p>8 A I do.</p> <p>9 Q Okay. Do you see what appears to be a<br/>10 signature under your name?</p> <p>11 A Yes, I do.</p> <p>12 Q Is that your signature?</p> <p>13 A No, it's not.</p> <p>14 Q Now, are the dates -- you see the date<br/>15 above your -- well, is there any handwriting of<br/>16 yours at all on this page?</p> <p>17 A No. I never seen this document at all.</p> <p>18 Q Okay. Now, what, if anything, did<br/>19 Raymour say to you about providing him with any<br/>20 kind of trading authorization?</p> <p>21 A Nothing.</p> <p>22 Q Okay. Do you know, as you're sitting<br/>23 here today, what a limited trading authorization<br/>24 is?</p> <p>25 A I would assume that you're going to</p> | <p style="text-align: center;">52</p> <p>1 Exhibit 12. Now, Exhibit 12 is entitled,<br/>2 "Transamerica Landmark Variable Annuity."</p> <p>3 Did -- I guess my first question is, did<br/>4 Raymour ever mention anything to you about a<br/>5 company called Transamerica?</p> <p>6 A No.</p> <p>7 Q Did he ever say anything to you about<br/>8 opening up any kind of annuity with Transamerica?</p> <p>9 A No, not at all.</p> <p>10 Q Okay. Now, I would like to turn your<br/>11 attention to page 11 of this document. It just<br/>12 says at the bottom, 11 of 12.</p> <p>13 A There's 9 of 12, 10 of 12, and 11.</p> <p>14 Eleven, oh, come on. Okay. All right.</p> <p>15 Q Do you see the final line next to<br/>16 annuitant signature, parentheses, "If not owner,"<br/>17 and then it's written Patrick J. Garvey?</p> <p>18 A Yeah.</p> <p>19 Q Does that appear to be your handwriting?</p> <p>20 A No.</p> <p>21 Q Now, if you take a look at the rest of<br/>22 this document, do you see anywhere else in this<br/>23 document any of your handwriting?</p> <p>24 A No.</p> <p>25 Q Okay. So as you go through this</p> |



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| <p style="text-align: center;">53</p> <p>1 document, do you know one way or the other whether<br/>   2 you saw any other pages or any pages at all of<br/>   3 this document when you met with Raymour?<br/>   4 A No. I -- no. I never seen these --<br/>   5 these pages before.<br/>   6 Q Okay. Now, what, if anything, did<br/>   7 Raymour say to you about applying for any kind of<br/>   8 annuity?<br/>   9 A Nothing.<br/>   10 Q Okay. What consent, if any, did you<br/>   11 give Raymour to have your name be used as an<br/>   12 annuitant in any annuities?<br/>   13 A I didn't.<br/>   14 Q At the time that you received the --<br/>   15 either of the \$2,000 checks from Raymour and you<br/>   16 signed some documentation, what knowledge, if any,<br/>   17 did you have of any annuities being applied for in<br/>   18 your name?<br/>   19 A None.<br/>   20 Q Now, if you look at the top of<br/>   21 Exhibit 12 under the paragraph one, annuitant, do<br/>   22 you see your name, your address at the time, your<br/>   23 social security number, and your date of birth?<br/>   24 A Yes.<br/>   25 Q And that information is all correct?</p> | <p style="text-align: center;">55</p> <p>1 A None.<br/>   2 Q Now, if you turn to the next page, do<br/>   3 you see the paragraph at the top, number seven,<br/>   4 that's entitled, "Guaranteed Death Benefits"?<br/>   5 A Yep.<br/>   6 Q Okay. And do you see the box that's<br/>   7 checked below that says, "Double Enhanced Death<br/>   8 Benefit"?:<br/>   9 A Yes.<br/>   10 Q And do you see the next box that is<br/>   11 checked below that says, "Additional Death<br/>   12 Distribution"?:<br/>   13 A Yes.<br/>   14 Q And it says, "Issue age is 0 to 80"?:<br/>   15 A Yes.<br/>   16 Q Okay. What, if anything, did Raymour<br/>   17 tell you about any enhanced or other death<br/>   18 benefits that the owner of any annuities would<br/>   19 get?<br/>   20 A Raymour told me that if I was to die,<br/>   21 and some -- this is the way I remember it: If I<br/>   22 was to die and someone else was to get some money,<br/>   23 nobody could turn around and try to claim any part<br/>   24 of that money.<br/>   25 Q Okay. Did Raymour tell you how other</p>                                                                                                                                         |
| <p style="text-align: center;">54</p> <p>1 A Correct.<br/>   2 Q Okay. Now, paragraph two is entitled<br/>   3 ownership. And it says the name of the owner is a<br/>   4 person by the name of Estela Rodrigues with an<br/>   5 address of 330 Sowams Road in Barrington, Rhode<br/>   6 Island.<br/>   7 Do you know who Estela Rodrigues is?<br/>   8 A No.<br/>   9 Q Have you ever met with anyone named<br/>   10 Estela Rodrigues?<br/>   11 A No, nor have I ever heard of her.<br/>   12 Q Okay. Did you have any idea of Estela<br/>   13 Rodrigues would be the owner of an annuity in<br/>   14 which your name would be listed as the annuitant?<br/>   15 A No.<br/>   16 Q Okay.<br/>   17 A Absolutely not.<br/>   18 Q Now, if you turn to the next page of<br/>   19 this document, and do you see where in paragraph<br/>   20 four, it says initial purchase payment of<br/>   21 \$290,000. I'll show you, it's right here.<br/>   22 A I see it.<br/>   23 Q Okay. What knowledge, if any, did you<br/>   24 have of \$290,000 that was the initial payment on<br/>   25 this annuity to Transamerica?</p>                                                    | <p style="text-align: center;">56</p> <p>1 people could get money after you died?<br/>   2 A No.<br/>   3 Q What did -- what did you think, as you<br/>   4 were there that day, as to how other people might<br/>   5 be able to get money after you died?<br/>   6 A I figured maybe they would be ill and<br/>   7 they would sign up, whatever. You know, I didn't<br/>   8 really go into it, you know. He just told me that<br/>   9 if I died and -- and someone came forward and<br/>   10 tried to get part of the money that was issued<br/>   11 or -- to someone else, they could not touch it.<br/>   12 They could not get one part of it. None.<br/>   13 Q Okay. When Raymour mentioned the<br/>   14 fact -- or the statement -- when Raymour -- let me<br/>   15 strike that.<br/>   16 When Raymour made the statement to you<br/>   17 that someone else could make money, did he mention<br/>   18 that any annuities or accounts would be opened in<br/>   19 your name?<br/>   20 MR. PINE: Objection; leading. Pine.<br/>   21 THE WITNESS: No.<br/>   22 BY MR. VILKER:<br/>   23 Q Okay. Well, let me rephrase that, then,<br/>   24 based on the objection.<br/>   25 What, if anything, did Raymour tell you</p> |

Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">57</p> <p>1 about whether any annuities or accounts would be<br/>2 opened in your name?</p> <p>3 MR. PINE: Objection; leading. Pine.</p> <p>4 THE WITNESS: Never told me nothing.</p> <p>5 BY MR. VILKER:</p> <p>6 Q Okay. Now, if you turn to the final<br/>7 page of this document, and under part -- under<br/>8 number one there's a name under -- number one is<br/>9 entitled, "Registered Representative," and there's<br/>10 a name, Edward Maggiacomo.</p> <p>11 Let me point it out to you. I believe<br/>12 it's the next page, right there.</p> <p>13 A Edward Maggiacomo. Yeah, I see it.</p> <p>14 Q Do you know who Edward Maggiacomo is?</p> <p>15 A No, I don't.</p> <p>16 Q Have you ever spoken with Edward<br/>17 Maggiacomo?</p> <p>18 A No, I didn't.</p> <p>19 Q Okay. Did you speak with Mr. Maggiacomo<br/>20 about this or any other annuity?</p> <p>21 A No.</p> <p>22 Q Now, do you see the firm name Lifemark<br/>23 Securities Corp that's a few lines down?</p> <p>24 A Yes, I see it.</p> <p>25 Q Have you ever spoke with anyone from</p> | <p style="text-align: center;">59</p> <p>1 paragraph, how the name Estela Rodrigues and<br/>2 \$290,000 are written in?</p> <p>3 A Yep.</p> <p>4 Q Do you know whether at the time you<br/>5 signed this document, whether that information was<br/>6 handwritten into the document at the time?</p> <p>7 A No, I -- I don't think any of this was<br/>8 written into the document. I was just handed the<br/>9 document to sign, and then handed another one, and<br/>10 then handed another one, but there was nothing up<br/>11 here.</p> <p>12 Q Okay. Did Raymour read this document to<br/>13 you?</p> <p>14 A No.</p> <p>15 Q Okay. Did he explain to you what you<br/>16 were supposedly acknowledging?</p> <p>17 A No, never did.</p> <p>18 Q How much time would you estimate that<br/>19 you had the documents in your hand that you were<br/>20 signing?</p> <p>21 A That's how much.</p> <p>22 Q Okay. And what does that mean in terms<br/>23 of --</p> <p>24 A In other words, it was handed to me,<br/>25 "Sign it, sign it, sign it, sign it, sign it, sign</p>                                    |
| <p style="text-align: center;">58</p> <p>1 Lifemark Securities Corp?</p> <p>2 A I know nothing about Lifemark<br/>3 Securities, and I've never spoken with anyone.</p> <p>4 Q Okay:</p> <p>5 A I've never heard of it.</p> <p>6 Q Okay. Now, I'd like to show you<br/>7 Government Exhibit 13 now. Government Exhibit 13<br/>8 is entitled, "Acknowledgment of Annuitant."</p> <p>9 Do you see the name written at the<br/>10 bottom Patrick J. Garvey?</p> <p>11 A Uh-huh.</p> <p>12 Q Does that appear to be your handwriting?</p> <p>13 A It does.</p> <p>14 Q Okay. Do you know -- did you read this<br/>15 document at the time that you signed it?</p> <p>16 A Nope. It was -- this document -- I<br/>17 believe the -- no.</p> <p>18 Q Okay. Do you know -- do you see the<br/>19 other parts of this document that are handwritten,<br/>20 and you see your name handwritten at the top, "I,<br/>21 Patrick Garvey"?</p> <p>22 A (Nodding head.)</p> <p>23 Q Okay. Do you see that?</p> <p>24 A Yep.</p> <p>25 Q Okay. And do you see the next</p>                                                | <p style="text-align: center;">60</p> <p>1 it, " real quick.</p> <p>2 Q Now, are you -- have you ever had any<br/>3 legal training?</p> <p>4 A No.</p> <p>5 Q Did you ask an attorney to review the<br/>6 documents before you signed them?</p> <p>7 A No.</p> <p>8 Q Did you ask anybody to review the<br/>9 documents before you signed them?</p> <p>10 A No.</p> <p>11 Q After you signed the documents with<br/>12 Raymour, did he leave you with a copy of them?</p> <p>13 A He took them with him.</p> <p>14 Q Okay. Now, I want to show you<br/>15 Government Exhibit 14. Exhibit 14 is entitled,<br/>16 "America's Market Flex Annuity Application," and<br/>17 it's from Nationwide Life Insurance Company.</p> <p>18 What, if anything, did Raymour say to<br/>19 you about Nationwide Life Insurance Company?</p> <p>20 A Never seen this document, nor has he<br/>21 ever said anything to me about it.</p> <p>22 Q Okay. Now, what, if anything, did<br/>23 Raymour say to you about opening up any kind of<br/>24 annuity with Nationwide Life Insurance Company?</p> <p>25 A Never said nothing.</p> |



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| <p style="text-align: center;">61</p> <p>1 Q Now, if you look through this document,<br/>2 please let me know if you have seen -- if you see<br/>3 your handwriting or your signature anywhere on<br/>4 this document.</p> <p>5 A Unless I missed it, I don't see my name<br/>6 here at all. Wait a minute.</p> <p>7 Q Okay. So it doesn't appear to be your<br/>8 handwriting anywhere in this document?</p> <p>9 A No.</p> <p>10 Q Okay. Do you know, as you look at this<br/>11 now, whether Raymour even showed you this<br/>12 document?</p> <p>13 A No.</p> <p>14 Q Okay. No, you don't know or, no, he<br/>15 didn't show it to you?</p> <p>16 A That document?</p> <p>17 Q It's the same document as Exhibit 14.</p> <p>18 A No, this was never shown to me. Never.<br/>19 Never.</p> <p>20 Q Now, if you look at the front page, the<br/>21 owner of this annuity is listed as Agostini<br/>22 C-O-N-S, which I can tell you is Agostini<br/>23 Construction Company.</p> <p>24 Do you know anybody -- have you heard of<br/>25 Agostini Construction Company before?</p> | <p style="text-align: center;">63</p> <p>1 Q Yes.</p> <p>2 A Okay.</p> <p>3 Q And at the bottom where it says No. 2,<br/>4 "Names and Signatures," under Agostini<br/>5 Construction is the name Paula Bizer,<br/>6 B-I-Z-I-E-R.</p> <p>7 Do you see that?</p> <p>8 A Yes.</p> <p>9 Q Do you know who Paula Bizer is?</p> <p>10 A No.</p> <p>11 Q Have you ever spoken to her in your<br/>12 life?</p> <p>13 A No. I have no idea who she is.</p> <p>14 Q Okay. I would like to show you<br/>15 Government Exhibit 15. And 15 is -- is entitled<br/>16 "Acknowledgment of Annuitant." And my first<br/>17 question is have you -- if you look at the bottom,<br/>18 the name Patrick Garvey is written.</p> <p>19 Do you know if that is your signature?</p> <p>20 A There is not an R in there. There is<br/>21 not a V in there. There's supposed to be an E in<br/>22 there, there's not an E in there. The only thing<br/>23 is -- I'm not sure.</p> <p>24 Q Okay. Now, does this document look<br/>25 familiar to you?</p>                                                                                                   |
| <p style="text-align: center;">62</p> <p>1 A No. No.</p> <p>2 Q Okay. Did you ever speak with anybody<br/>3 from Agostini Construction Company?</p> <p>4 A No.</p> <p>5 Q At any point in time, did you have any<br/>6 knowledge that Agostini Construction Company was<br/>7 opening up an annuity that listed you as the<br/>8 annuitant?</p> <p>9 A I didn't know it, but I see my name here<br/>10 now, the front page. No, I never seen this<br/>11 document.</p> <p>12 Q Okay. Now, if you turn to the third<br/>13 page of this document --</p> <p>14 A Yeah.</p> <p>15 Q -- do you see at the top how it says<br/>16 initial purchase payment submitted, \$1 million?</p> <p>17 A I see it.</p> <p>18 Q Did you have any knowledge that<br/>19 \$1 million was paid on this annuity?</p> <p>20 A No, absolutely not. This is getting<br/>21 better and better.</p> <p>22 Q Now, if you turn to page -- what is<br/>23 listed as -- just the next to the last page of<br/>24 this document --</p> <p>25 A The next to the last?</p>                                         | <p style="text-align: center;">64</p> <p>1 A No, I've never seen this document.</p> <p>2 Q Did you ever see a document in which it<br/>3 was handwritten in that the owner was Agostini<br/>4 Construction, and an annuity was being purchased<br/>5 in the amount of \$1 million?</p> <p>6 A No. I never seen it, and I've never<br/>7 heard of Agostini Construction.</p> <p>8 Q Okay. Did Raymour read this document to<br/>9 you?</p> <p>10 A No.</p> <p>11 Q And how much time -- if that is, in<br/>12 fact, your signature, how much time would you have<br/>13 had that document in front of you?</p> <p>14 MR. PINE: Objection.</p> <p>15 THE WITNESS: As fast as he could<br/>16 read it, and he could read pretty fast.</p> <p>17 BY MR. VILKER:</p> <p>18 Q Okay. What does that mean, as fast as<br/>19 he could read it?</p> <p>20 A I would say 40 seconds, 50 seconds.</p> <p>21 Q Okay. You had this one particular<br/>22 document in front of you for 50 seconds or --</p> <p>23 MR. PINE: Objection.</p> <p>24 THE WITNESS: No, if it was in front<br/>25 of me, it would have been in front of me for 50</p> |



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| <p style="text-align: center;">65</p> <p>1 seconds.</p> <p>2 BY MR. VILKER:</p> <p>3 Q Okay. How many documents would have</p> <p>4 been in front of you for 50 seconds?</p> <p>5 A Quite a bit.</p> <p>6 Q Okay.</p> <p>7 A Quite a bit.</p> <p>8 Q Okay. Now, I would like to show you</p> <p>9 Government Exhibit 16. Okay. Exhibit 16 is</p> <p>10 entitled, "Scottrade Brokerage Account</p> <p>11 Application."</p> <p>12 And I guess my first question is did</p> <p>13 Raymour ever mention to you anything about opening</p> <p>14 up a brokerage account at Scottrade?</p> <p>15 A No.</p> <p>16 Q Did he ever mention the name Scottrade</p> <p>17 to you?</p> <p>18 A No.</p> <p>19 Q Do you see the sign that the -- the</p> <p>20 right side of the page that is listed coapplicant,</p> <p>21 and it says your name, Patrick Garvey?</p> <p>22 A Yes.</p> <p>23 Q Okay. That was your address at the</p> <p>24 time?</p> <p>25 A It was.</p>                                                                                                                                              | <p style="text-align: center;">67</p> <p>1 A No.</p> <p>2 Q Did Raymour tell you anything about any</p> <p>3 kind of margin agreement?</p> <p>4 A No.</p> <p>5 Q Now, if you turn to the second page of</p> <p>6 this form, do you see the name Patrick J. Garvey,</p> <p>7 the handwritten name, and then there's apparently</p> <p>8 a signature that says Patrick Garvey.</p> <p>9 Is that your signature?</p> <p>10 A This one, no.</p> <p>11 Q Okay. Do you know whether you've</p> <p>12 seen -- whether you've seen this document before?</p> <p>13 A I've never seen this document before.</p> <p>14 Q Okay. Now, I would like to show you</p> <p>15 Government Exhibit 18. Exhibit 18 is entitled,</p> <p>16 "Scottrade Limited Trading Authorization with</p> <p>17 Rights of Distribution."</p> <p>18 Do you see under joint account owner --</p> <p>19 A Yep.</p> <p>20 Q -- again, the name is written Patrick</p> <p>21 Garvey.</p> <p>22 Does that appear to be your signature?</p> <p>23 A No.</p> <p>24 Q Now, what, if anything, did Raymour tell</p> <p>25 you about giving to him limited trading</p>                      |
| <p style="text-align: center;">66</p> <p>1 Q Okay. And do you see that same</p> <p>2 telephone number we talked about before?</p> <p>3 A Yes.</p> <p>4 Q Okay. And that wasn't your number?</p> <p>5 A No.</p> <p>6 Q Now, do you see the other side of the</p> <p>7 page that says, "Applicant, Joseph A. Caramadre"?</p> <p>8 A Yeah.</p> <p>9 Q Okay. What, if anything, did Raymour</p> <p>10 say to you about you opening up any kind of</p> <p>11 account with Joseph Caramadre?</p> <p>12 A He never said nothing to me about</p> <p>13 opening an account. Everything was basically the</p> <p>14 check, \$2,000.</p> <p>15 Q Okay. Now, do you see at the bottom of</p> <p>16 this page two signatures that appear to read</p> <p>17 Patrick Garvey?</p> <p>18 A I see them.</p> <p>19 Q Okay. Do those appear to be your</p> <p>20 signatures?</p> <p>21 A I'm not sure.</p> <p>22 Q Okay. Now, I want you to take a look at</p> <p>23 Government Exhibit 17. Government Exhibit 17 is</p> <p>24 entitled, "Scottrade Margin Agreement."</p> <p>25 Do you know what a margin agreement is?</p> | <p style="text-align: center;">68</p> <p>1 authorization in a Scottrade account?</p> <p>2 A Nothing.</p> <p>3 Q Now, I would like to show you</p> <p>4 Exhibit 19. Exhibit 19 is entitled, "ING Golden</p> <p>5 Select Deferred Variable Annuity Application."</p> <p>6 Do you recognize this document?</p> <p>7 A No, I've never seen this document.</p> <p>8 Q Okay. If you turn to page -- which is</p> <p>9 the last page of your document there, the last</p> <p>10 page of Exhibit 19, do you see under annuitant's</p> <p>11 signature handwritten Patrick Garvey.</p> <p>12 Does that appear to be your signature?</p> <p>13 A I have to say no.</p> <p>14 Q And do you see the date of 1/20/08?</p> <p>15 Does that appear to be your handwriting, that</p> <p>16 date?</p> <p>17 A No.</p> <p>18 Q Okay. Now, if you -- let's go back to</p> <p>19 the first page of the document.</p> <p>20 What, if anything, did Raymour say to</p> <p>21 you about opening up an annuity with a company</p> <p>22 called ING?</p> <p>23 A Nothing.</p> <p>24 Q Okay. What, if anything, did Raymour</p> <p>25 say about a company named ING?</p> |



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| <p style="text-align: center;">69</p> <p>1 A Nothing.<br/>   2 Q Again, if you look at the owner of this<br/>   3 document -- of this annuity, it again is listed as<br/>   4 Agostini Construction Company.<br/>   5 Do you see that?<br/>   6 A I see it.<br/>   7 Q Okay. Did you know that Agostini<br/>   8 Construction had also opened up an annuity using<br/>   9 your name with ING?<br/>   10 A No.<br/>   11 Q Okay. Had you spoken with anyone at<br/>   12 Agostini Construction about an ING annuity?<br/>   13 A No way, no.<br/>   14 Q What consent, if any, did you give to<br/>   15 have your name, date of birth, and social security<br/>   16 number used for Agostini Construction to open up<br/>   17 an annuity with your name being used as the<br/>   18 annuitant?<br/>   19 A None.<br/>   20 Q Now, if you look at page -- it's the<br/>   21 fourth page of this document, and it's paragraph<br/>   22 number four.<br/>   23 Do you see at the top how it says,<br/>   24 "Initial Investment," and \$1 million is crossed<br/>   25 out, and then it says \$835,000?</p> | <p style="text-align: center;">71</p> <p>1 Exhibit 20. Exhibit 20 is entitled,<br/>   2 "Acknowledgment of Annuitant."<br/>   3 And I would ask you if the signature at<br/>   4 the bottom of this page is yours?<br/>   5 A Yes.<br/>   6 Q Okay. Now, when you filled out this<br/>   7 form, do you know whether any of the information<br/>   8 that is handwritten on this form was already on<br/>   9 the document?<br/>   10 A I don't think it was.<br/>   11 Q Okay. Did you read this form before you<br/>   12 signed it?<br/>   13 A Yeah, it's right here. He said, "Sign<br/>   14 your name right here," and I signed my name right<br/>   15 here, and that was it.<br/>   16 Q Okay. Did you read all -- do you see<br/>   17 all the bullet points going down this form?<br/>   18 A No. No.<br/>   19 Q Did you read through these bullet<br/>   20 points?<br/>   21 A I don't think this was on here. I don't<br/>   22 think it was on this paper.<br/>   23 Q Okay. But putting aside the handwritten<br/>   24 information, the text of this document, what is<br/>   25 typed in, did you -- did you read the typed</p>                                    |
| <p style="text-align: center;">70</p> <p>1 A I do.<br/>   2 Q What, if anything, do you know about any<br/>   3 payment of \$835,000 to ING?<br/>   4 A Nothing. I don't know nothing. I never<br/>   5 seen this document.<br/>   6 Q Okay. And at the bottom of that page,<br/>   7 do you see the name written -- excuse me, Edward<br/>   8 Maggiacomo -- L. Maggiacomo, Jr.?<br/>   9 A I do.<br/>   10 Q Okay. Did you discuss with<br/>   11 Mr. Maggiacomo this ING annuity?<br/>   12 A No. I don't know who he is.<br/>   13 Q And if you can turn to the last page of<br/>   14 this document, again, do you see the -- in<br/>   15 handwriting the owner signature of Paula J.<br/>   16 Bizer?<br/>   17 A Uh-huh.<br/>   18 Q Okay.<br/>   19 A Yep.<br/>   20 Q Did you ever speak with Ms. Bizer about<br/>   21 this ING application?<br/>   22 A No.<br/>   23 Q This ING annuity?<br/>   24 A No. I never met her.<br/>   25 Q Okay. I would like to show you</p>                                                                                                                         | <p style="text-align: center;">72</p> <p>1 language before you signed it?<br/>   2 A I don't understand.<br/>   3 Q Okay. The -- do you see how on this<br/>   4 document above your signature --<br/>   5 A Yeah, it says Patrick.<br/>   6 Q -- there's information that's written in<br/>   7 pen, and then there's information that's typed out<br/>   8 in type, the rest of the document that has already<br/>   9 been a part of the -- part of the text?<br/>   10 A Yeah.<br/>   11 Q Okay. My question is did you read<br/>   12 through any of this stuff, any of the language on<br/>   13 this document before you signed it?<br/>   14 A No. No.<br/>   15 Q Okay. Now, I would like to show you<br/>   16 Exhibit 21. Now, Exhibit 21, Mr. Garvey, is<br/>   17 entitled, "American Skandia Variable Annuity<br/>   18 Application Form."<br/>   19 Do you recognize this document?<br/>   20 A Never seen it.<br/>   21 Q Now, what, if anything, did Raymour tell<br/>   22 you about opening up an annuity in your name at a<br/>   23 company called American Skandia?<br/>   24 A Never told me nothing.<br/>   25 Q Did Raymour mention the name of American</p> |



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November 20, 2009

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| <p style="text-align: center;">73</p> <p>1 Skandia to you?</p> <p>2 A No, he did not.</p> <p>3 Q Now, the -- if you turn to the -- again,</p> <p>4 the -- actually, I think it's the seventh page of</p> <p>5 this document. This is Exhibit 21. And under</p> <p>6 annuitant is the name written Patrick Garvey.</p> <p>7 Is that your signature?</p> <p>8 A I'm not sure.</p> <p>9 Q Okay. Now, do you see -- other than</p> <p>10 what may or may not be your signature on page</p> <p>11 seven, do you see your handwriting anywhere else</p> <p>12 on this document?</p> <p>13 A Yes.</p> <p>14 Q And where do you see your handwriting?</p> <p>15 A On the second page.</p> <p>16 Q Okay.</p> <p>17 A Ownership information.</p> <p>18 Q Okay. Under D there where it says</p> <p>19 annuitant? Okay. You see your name,</p> <p>20 Patrick Garvey?</p> <p>21 A Right.</p> <p>22 Q That looks like your handwriting that</p> <p>23 wrote that in?</p> <p>24 A No.</p> <p>25 Q Okay. I wasn't asking if you see your</p>                                                                                                                                                                                               | <p style="text-align: center;">75</p> <p>1 big trouble. I wouldn't have done it.</p> <p>2 Q Okay. Now, the first page of this</p> <p>3 annuity application with American Skandia lists</p> <p>4 the owner as Joseph A. Caramadre.</p> <p>5 Do you see the telephone number under</p> <p>6 Mr. Caramadre? Do you see the number (401)</p> <p>7 941-9273?</p> <p>8 A No. I'm on the first page.</p> <p>9 Q I'm sorry. The first page -- you're</p> <p>10 looking right at it, where it says owner.</p> <p>11 Okay. Do you see that telephone number?</p> <p>12 A Oh, yeah. Yeah.</p> <p>13 Q Yes. So that -- is that the same number</p> <p>14 that's listed in the Rhode Island Catholic</p> <p>15 advertisement? And that's in Exhibit 8, second</p> <p>16 page.</p> <p>17 A That's it.</p> <p>18 Q Okay.</p> <p>19 A Yes.</p> <p>20 Q Okay. Now, what knowledge, if any, did</p> <p>21 you have of Mr. Caramadre being the owner of an</p> <p>22 annuity with American Skandia of an annuity in</p> <p>23 which you were named as the annuitant?</p> <p>24 A I had no knowledge whatsoever. All I</p> <p>25 knew is what -- that Mr. Caramadre was some type</p>                                                                                         |
| <p style="text-align: center;">74</p> <p>1 name anyway. I was saying if you see your</p> <p>2 handwriting anywhere on the document.</p> <p>3 A That's not my handwriting.</p> <p>4 Q Okay. So my original question was other</p> <p>5 than what may or may not be your signature that we</p> <p>6 just discussed, do you see your handwriting</p> <p>7 anywhere else on the document?</p> <p>8 A No.</p> <p>9 Q Okay. Just flip through all the pages</p> <p>10 just to make sure.</p> <p>11 A You said my handwriting?</p> <p>12 Q Correct. Other than the signature,</p> <p>13 which you have already testified about.</p> <p>14 A No.</p> <p>15 Q So do you know, other than the signature</p> <p>16 page, which may or may not have your signature,</p> <p>17 whether or not Raymour showed you the remainder of</p> <p>18 this document?</p> <p>19 A Raymour never showed me any of these</p> <p>20 documents, none of them. None of these pages, I</p> <p>21 didn't see them. He didn't show them to me. I</p> <p>22 would remember. I would remember. He didn't show</p> <p>23 me any of these.</p> <p>24 And I wouldn't have signed them, period.</p> <p>25 Because I would have known that I was leading into</p> | <p style="text-align: center;">76</p> <p>1 of lawyer, and like I had told you earlier, a</p> <p>2 philanthropist, which was told to me by</p> <p>3 Mr. Raymour. And that he was terminally ill, and</p> <p>4 he gave away money to people that were ill and</p> <p>5 going to die, and that was it.</p> <p>6 Q Okay.</p> <p>7 A Those documents, I don't know where</p> <p>8 these documents came from. Okay. Now, I came</p> <p>9 here to tell the truth. It's hard for me to look</p> <p>10 at my signatures and -- you know, I'm trying to be</p> <p>11 honest, as honest as I can. So if I say yes, it's</p> <p>12 because I slash my V. Okay? And I always put the</p> <p>13 E in there. Some of these don't even have the V</p> <p>14 and the E in them.</p> <p>15 Q Okay.</p> <p>16 A I would not sign anything like that. I</p> <p>17 have to turn around and put that slash in there</p> <p>18 and whatever. But I've never seen these</p> <p>19 documents, none of them.</p> <p>20 Q Okay.</p> <p>21 A And if I did see them, I'm telling you</p> <p>22 right now, okay, and this is all honesty, there</p> <p>23 was nothing up here.</p> <p>24 Q You're saying there's nothing -- there's</p> <p>25 nothing handwritten in the documents?</p> |



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Patrick Garvey

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| <p style="text-align: center;">77</p> <p>1 A There was nothing up here.<br/>   2 Q Okay.<br/>   3 A Just down here, sign. I signed.<br/>   4 Q Okay.<br/>   5 A That was it.<br/>   6 Q Okay. Now, I would like to show you<br/>   7 Government Exhibit 22, and if you need -- we've<br/>   8 been going a while. If you feel like you need a<br/>   9 break -- do you want to take a ten-minute break?<br/>   10 A Yeah.<br/>   11 MR. VILKER: Okay. Let's take a<br/>   12 ten-minute break, everybody.<br/>   13 THE VIDEOGRAPHER: This is the end of<br/>   14 tape number one to the videotaped deposition of<br/>   15 Patrick Garvey. The time is 11:08 a.m. We're off<br/>   16 the record.<br/>   17 (Whereupon, a short recess was<br/>   18 taken.)<br/>   19 THE VIDEOGRAPHER: This is tape<br/>   20 number two to the videotaped deposition of Patrick<br/>   21 Garvey. The time is 11:30 a.m. We're on the<br/>   22 record.<br/>   23 BY MR. VILKER:<br/>   24 Q Okay. Good morning, again, Mr. Garvey.<br/>   25 A Good morning.</p> | <p style="text-align: center;">79</p> <p>1 A I seen them all.<br/>   2 Q Okay. So when you testified that you<br/>   3 had never seen these documents before, were you<br/>   4 including that prior meeting with the government?<br/>   5 A No, I was -- I never seen them in front<br/>   6 of Raymour. Raymour never gave me any of these<br/>   7 papers.<br/>   8 Q Okay.<br/>   9 A The ones that I said I never seen, I<br/>   10 never seen them in Raymour's office. He never<br/>   11 presented them to me.<br/>   12 Q Okay. Or in your house?<br/>   13 A Or in my house. Excuse me, I didn't<br/>   14 mean to say his office.<br/>   15 Q Okay.<br/>   16 A My house. My office.<br/>   17 Q Okay. Now, Mr. Garvey, I would like you<br/>   18 to take a look at Government Exhibit 23. Now,<br/>   19 this is entitled, "Brokerage Account Application,<br/>   20 Banc of America Investment Services, Inc."<br/>   21 If you turn to the fourth page of this<br/>   22 document, do you see the name Patrick Garvey<br/>   23 written?<br/>   24 A I do.<br/>   25 Q Okay. And does that appear to be your</p> |
| <p style="text-align: center;">78</p> <p>1 Q Mr. Garvey, you have before you<br/>   2 Government Exhibit 22. That's entitled,<br/>   3 "Annuitant Acknowledgment."<br/>   4 A Okay.<br/>   5 Q And if you turn to the second page, does<br/>   6 that appear to be your signature?<br/>   7 A Yes.<br/>   8 Q Now, do you know, as you look at this<br/>   9 document, whether Raymour showed you the first<br/>   10 page of this document, as well?<br/>   11 A No.<br/>   12 Q No, you don't know or, no, you weren't<br/>   13 shown it?<br/>   14 A No, I was not shown it.<br/>   15 Q Now, you earlier testified about a<br/>   16 number of the documents that you had never seen<br/>   17 them before.<br/>   18 A Correct.<br/>   19 Q Did you meet with the -- myself and<br/>   20 another couple of representatives from the<br/>   21 government a couple of weeks ago?<br/>   22 A Yes, I did.<br/>   23 Q Did we show you some of these documents?<br/>   24 A All of them.<br/>   25 Q Okay.</p>                                     | <p style="text-align: center;">80</p> <p>1 signature?<br/>   2 A No.<br/>   3 Q Okay. Now, what, if anything, did<br/>   4 Raymour say to you about any kind of brokerage<br/>   5 account agreement with Banc of America?<br/>   6 A Never said nothing.<br/>   7 Q Did he ever mention the name Banc of<br/>   8 America?<br/>   9 A No.<br/>   10 Q Now, do you see how Exhibit 23, other<br/>   11 than the signatures on the fourth page, contains<br/>   12 no information written in?<br/>   13 A The fourth page?<br/>   14 Q Right.<br/>   15 A My signature is there.<br/>   16 Q Okay. I got -- I just wasn't being<br/>   17 clear.<br/>   18 If you look at the first page of this<br/>   19 document, do you see how there's nothing contained<br/>   20 in any of the boxes?<br/>   21 A Correct.<br/>   22 Q Okay. Was that how the documents<br/>   23 Raymour presented to you appeared at the time that<br/>   24 you signed any of them?<br/>   25 A No.</p>                                                                                                                                                |



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Patrick Garvey

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| <p style="text-align: center;">81</p> <p>1           MR. FLANDERS: Objection. Flanders.<br/>   2           THE WITNESS: No. This -- none of<br/>   3     this was here. The only thing that was on the<br/>   4     paper was on the bottom, and it was small writing,<br/>   5     writing going across. That was it. The top of<br/>   6     the page was blank.<br/>   7     BY MR. VILKER:<br/>   8        Q    Okay. Let me show you know Government<br/>   9     Exhibit 24. Oh, I'm sorry, I gave you the wrong<br/>   10    one.<br/>   11     Exhibit 24 is titled, "Margin Account<br/>   12    Application and Agreement" with Banc of America.<br/>   13     What, if anything, did Raymour say to<br/>   14    you about opening up a margin account with Banc of<br/>   15    America?<br/>   16     A    Never did, never said nothing.<br/>   17     Q    Okay. Now, do you see the signature<br/>   18    line that --<br/>   19     A    Yes, I do.<br/>   20     Q    It has the signature, the customer<br/>   21    Joseph Caramadre, and the next line says,<br/>   22    "Signature joint tenant," and it has the name<br/>   23    Patrick Garvey.<br/>   24     A    Yes, I do.<br/>   25     Q    Is that your handwriting?</p>                                                                                                  | <p style="text-align: center;">83</p> <p>1           Q    Did Raymour -- you saw -- strike that.<br/>   2           You saw a number of documents<br/>   3     referencing the names of different companies<br/>   4     including Ameritrade, Transamerica, ING, American<br/>   5     Skandia -- excuse me, American Skandia,<br/>   6     Nationwide, as well as Scottrade.<br/>   7           Did Raymour ever mention any of these<br/>   8     companies to you?<br/>   9     A    No. No.<br/>   10     Q    Now, after you signed -- excuse me,<br/>   11    after you received the \$4,000 from Raymour and<br/>   12    signed some documents, did you take it upon<br/>   13    yourself to write letters to Joseph Caramadre and<br/>   14    to Raymour Radhakrishnan?<br/>   15     A    Yes, I did.<br/>   16     Q    Okay. And why did you do that?<br/>   17     A    Well, I was grateful for what they did<br/>   18    for me, and I -- just my way of showing my<br/>   19    appreciation.<br/>   20     Q    Okay. What -- what were you grateful<br/>   21    for?<br/>   22     A    Well, I was grateful for the money, and<br/>   23    knowing that I was going to die, and I told -- if<br/>   24    I died, and I went to heaven, I would tell God<br/>   25    that they were doing good, and that they helped me</p> |
| <p style="text-align: center;">82</p> <p>1     A    I believe so.<br/>   2     Q    Okay. Did you -- did you read through<br/>   3    this document before you signed it?<br/>   4     A    No.<br/>   5     Q    Now, I want to show you Government<br/>   6    Exhibit 25. This is entitled "Banc of America<br/>   7    Investment Services Trading Authorization."<br/>   8       If you turn to the second page of this<br/>   9    document, does that appear to be your signature?<br/>   10     A    No. Nope.<br/>   11     Q    Okay. Now, Mr. Garvey, I can finish up<br/>   12    with that document now. We're done with that one.<br/>   13     Now, we've just gone through a number of<br/>   14    documents opening up various accounts in your<br/>   15    name; is that correct?<br/>   16     A    That's correct.<br/>   17     Q    Now, at the time that you received the<br/>   18    money from Raymour and signed some documents, what<br/>   19    knowledge, if any, did you have of any accounts or<br/>   20    annuities that would be opened in your name?<br/>   21     A    Absolutely none.<br/>   22     Q    What, if anything, did Raymour tell you<br/>   23    about any accounts or annuities that would be<br/>   24    opened up in your name?<br/>   25     A    Absolutely nothing. He told me nothing.</p> | <p style="text-align: center;">84</p> <p>1     out and they helped other people out. However, I<br/>   2    didn't know that they weren't.<br/>   3     Q    Okay. Well, let me show you Government<br/>   4    Exhibit 26, and ask you to take your time and read<br/>   5    through that exhibit.<br/>   6     A    Yes.<br/>   7     Q    Okay. And what is this exhibit?<br/>   8     A    It's a letter that I wrote to<br/>   9    Mr. Caramadre thanking him for the money and the<br/>   10    help that he gave me.<br/>   11     Q    Okay. And -- and is there a date<br/>   12    written on top?<br/>   13     A    2/20/08.<br/>   14     Q    Now --<br/>   15     A    I didn't put that there.<br/>   16     Q    You didn't put the date there?<br/>   17     A    No.<br/>   18     Q    That's not your handwriting?<br/>   19     A    No. No.<br/>   20     Q    Okay. Now, but the rest of your<br/>   21    document is your writing?<br/>   22     A    Correct.<br/>   23     Q    Now, if you look at the third paragraph<br/>   24    it reads, "I will tell God of a man who has helped<br/>   25    me and a lot of others and has asked for nothing</p>                                                                                                                                                               |



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| <p style="text-align: center;">85</p> <p>1 in return."</p> <p>2 What did you mean when you told</p> <p>3 Mr. Caramadre that you would tell God of a man who</p> <p>4 has asked for nothing in return?</p> <p>5 A If I went to heaven -- I mean, he gave</p> <p>6 me 2,000, 2,000, and whatever, right? And that</p> <p>7 that helped me out, and that God would turn around</p> <p>8 and when he died, he would turn around and help</p> <p>9 him out.</p> <p>10 Q Did you -- at the time that you wrote</p> <p>11 this letter, did you believe that Mr. Caramadre</p> <p>12 had received something in return?</p> <p>13 MR. PINE: Objection; leading.</p> <p>14 THE WITNESS: No. No, absolutely</p> <p>15 not.</p> <p>16 BY MR. VILKER:</p> <p>17 Q Okay. Well, what, if anything, did you</p> <p>18 believe Mr. Caramadre had received by the time you</p> <p>19 had written this letter on February 20th?</p> <p>20 A Absolutely nothing. He turned on --</p> <p>21 Mr. Raymour turned around and told me that he was</p> <p>22 doing it to turn around and help people that were</p> <p>23 terminally ill, that were poor. That was what was</p> <p>24 told to me, and that's why I wrote that note, and</p> <p>25 that was it.</p> | <p style="text-align: center;">87</p> <p>1 MR. PINE: Move to strike.</p> <p>2 THE WITNESS: I mean, he just seemed</p> <p>3 to be a nice guy.</p> <p>4 MR. PINE: Move to strike.</p> <p>5 BY MR. VILKER:</p> <p>6 Q Now, and what was the purpose of writing</p> <p>7 this letter to Raymour?</p> <p>8 A To let him know how I felt.</p> <p>9 Q Which was how?</p> <p>10 A I -- I liked him. I thought he was a</p> <p>11 good person, and I wanted to thank him for what he</p> <p>12 did for me.</p> <p>13 Q Okay. Now, if you take a look at</p> <p>14 Exhibit 28 -- and before I ask you about this</p> <p>15 particular exhibit, you have testified that you</p> <p>16 received two different checks from Raymour both in</p> <p>17 the amount of \$2,000?</p> <p>18 A Correct.</p> <p>19 Q And those checks were shown to you -- I</p> <p>20 believe they were Exhibits 1 and 2, correct?</p> <p>21 A Correct.</p> <p>22 Q Now, other than those two checks, were</p> <p>23 there any -- was there any other occasion in which</p> <p>24 Raymour gave you money?</p> <p>25 A He gave me a thousand dollars cash.</p> |
| <p style="text-align: center;">86</p> <p>1 Q At the time you wrote this letter in</p> <p>2 apparently February of 2008, what knowledge, if</p> <p>3 any, did you have of any accounts or annuities</p> <p>4 being opened up in your name?</p> <p>5 A Absolutely positively none.</p> <p>6 Q Now, I want to show you Government</p> <p>7 Exhibit 27 and ask if you'd take a moment to read</p> <p>8 through that.</p> <p>9 A Yes, I recognize this.</p> <p>10 Q And what is this exhibit?</p> <p>11 A This -- I thanked Mr. Raymour for</p> <p>12 turning around and going to Mr. Caramadre and</p> <p>13 talking him into giving me some money, and I got</p> <p>14 the money and --</p> <p>15 Q Okay.</p> <p>16 A -- and that was it.</p> <p>17 Q Okay. You entitled this letter -- or</p> <p>18 you start this letter, "To Raymour, a man I</p> <p>19 consider my dear friend."</p> <p>20 A Right.</p> <p>21 Q Was that -- did you consider Raymour to</p> <p>22 be a dear friend at that time?</p> <p>23 A He seemed like a honest man. I mean, he</p> <p>24 was so -- you know, he just -- I never figured,</p> <p>25 you know, that he would be a thief. I just --</p>                                                             | <p style="text-align: center;">88</p> <p>1 Q Okay. And when was that?</p> <p>2 A That was the last -- after -- let's see,</p> <p>3 he gave me two checks, and then a thousand</p> <p>4 dollars. That would be the third one.</p> <p>5 Q Okay. When you -- when he gave you the</p> <p>6 third thousand dollars, how did that -- where did</p> <p>7 that meeting take place?</p> <p>8 A My house.</p> <p>9 Q Okay. And how did it -- did you contact</p> <p>10 Raymour?</p> <p>11 A Yes.</p> <p>12 Q Okay. And why did you contact Raymour?</p> <p>13 A For money.</p> <p>14 Q Okay. You were asking him for more</p> <p>15 money?</p> <p>16 A Yeah.</p> <p>17 Q And how did he respond?</p> <p>18 A He told me he would bring me a check,</p> <p>19 and he would have to give me some cash, and I said</p> <p>20 that's fine with me.</p> <p>21 Q Okay. Now, did he show you any checks</p> <p>22 that day?</p> <p>23 A No, he just brought \$1,000.</p> <p>24 Q Okay. And as you look at Exhibit 28,</p> <p>25 which is a check dated April 14th of 2008 for</p>                                                         |



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| <p style="text-align: center;">89</p> <p>1 \$2,000, does this check look familiar to you?<br/> 2 A No. Nope.<br/> 3 Q Okay. In total, how much do you<br/> 4 remember receiving from Raymour?<br/> 5 A \$2,000, \$2,000, \$1,000.<br/> 6 Q Okay. So a total of \$5,000?<br/> 7 A 5,000.<br/> 8 Q Now, I would like to jump forward to<br/> 9 September of this year, 2009, a couple of months<br/> 10 ago.<br/> 11 Did you -- where were you living at that<br/> 12 time?<br/> 13 A 3555 Lake Mead.<br/> 14 Q Okay. Is that here in Las Vegas?<br/> 15 A In Las Vegas.<br/> 16 Q Okay. Now, did you receive a phone call<br/> 17 from Raymour?<br/> 18 A I did.<br/> 19 Q And what did Raymour say to you during<br/> 20 this conversation?<br/> 21 A He told me, he said, "Patrick," he said,<br/> 22 "I'm going to send you some documents." He said,<br/> 23 "I color-coded them the way you're to sign them.<br/> 24 I need you to sign them and give them right back<br/> 25 to the postman, and get it back to me as quickly</p>                                                                          | <p style="text-align: center;">91</p> <p>1 Offices of Joseph Caramadre, 1000 Chapel View<br/> 2 Boulevard, 270, Cranston, Rhode Island.<br/> 3 Q And are you listed as the recipient?<br/> 4 A Yeah, Patrick Garvey.<br/> 5 Q And is the date of shipment above that<br/> 6 9/4/09?<br/> 7 A I believe so, yes.<br/> 8 Q Okay. Was there included in the package<br/> 9 a return slip for you to send the documents back?<br/> 10 A Yes.<br/> 11 Q Now, I want to show you Government<br/> 12 Exhibit 30.<br/> 13 Is that the return slip?<br/> 14 A That's it.<br/> 15 Q Okay. And it would be sent from you<br/> 16 back to Joseph Caramadre?<br/> 17 A Yes, he sent me an envelope to put these<br/> 18 back on. They were already filled out. It was<br/> 19 filled out, he said, "Put them in the envelope,<br/> 20 seal the envelope, give it back to the<br/> 21 postmaster."<br/> 22 Q Now, what, if anything, did Raymour tell<br/> 23 you was the reason that he wanted you to sign<br/> 24 these documents?<br/> 25 A He didn't. And it was funny, I didn't</p> |
| <p style="text-align: center;">90</p> <p>1 as you can."<br/> 2 And I said, "No problem. I'll send it<br/> 3 back." And then I hung up.<br/> 4 Q Well, let me just stop you there.<br/> 5 What, if anything, did Raymour say to<br/> 6 you during this conversation about any money you<br/> 7 would be given to sign these documents?<br/> 8 A He told me he would give me \$3,000 if I<br/> 9 signed them.<br/> 10 Q Okay. And how did you respond?<br/> 11 A I turned around and told him -- well, I<br/> 12 told him, I said, "Okay, no problem." And then I<br/> 13 read the documents.<br/> 14 Q Okay. Let me just keep -- show you some<br/> 15 exhibits as you're discussing them.<br/> 16 First of all, I want to show you<br/> 17 Government Exhibit 29.<br/> 18 A Yeah.<br/> 19 Q Okay. How much after the conversation<br/> 20 with Raymour did you receive the documents?<br/> 21 A The next day.<br/> 22 Q Okay. Now, do you -- in Exhibit 29,<br/> 23 does it indicate from whom -- strike that.<br/> 24 Does it indicate who sent the documents?<br/> 25 A It would be Joseph Caramadre, Law</p> | <p style="text-align: center;">92</p> <p>1 ask. Okay. What was --<br/> 2 Q Well, let me just -- before we get<br/> 3 there, let me show you Exhibit 31.<br/> 4 A These are the documents.<br/> 5 Q Okay. Now, this is not the original<br/> 6 documents?<br/> 7 A Right.<br/> 8 Q Okay. What did you do with the original<br/> 9 documents?<br/> 10 A I gave them to you people.<br/> 11 Q Okay. Did you provide it to a postal<br/> 12 inspector you met with a couple of weeks ago?<br/> 13 A No.<br/> 14 Q Who did you provide it to?<br/> 15 A You people.<br/> 16 Q Okay. The -- on top of these documents,<br/> 17 was there a sticky note with some handwriting?<br/> 18 A Not that I remember.<br/> 19 Q Okay. Well, if you look at -- if you<br/> 20 look at Exhibit 31, do you see the handwritten<br/> 21 information? It's this exhibit here.<br/> 22 A Yeah. I see that. Yeah.<br/> 23 Q And it says -- I mean, excuse me,<br/> 24 "Mr. Garvey, I have used a yellow tab for all the<br/> 25 places you have to sign, and a green tab for all</p>             |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">93</p> <p>1 the places that your wife has to sign. Thanks,<br/>2 Raymour."</p> <p>3 Okay. Do you recall seeing that --</p> <p>4 A Yes.</p> <p>5 Q -- with the original packet?</p> <p>6 A Yes.</p> <p>7 Q Okay. And did the document have a<br/>8 number of signature lines that both you and your<br/>9 wife were supposed to sign?</p> <p>10 A Yes.</p> <p>11 Q Now -- and you looked through the<br/>12 documents in Exhibit 31, and I know you have given<br/>13 the original over to the government.</p> <p>14 A Yeah.</p> <p>15 Q But through the pages in front of you,<br/>16 do these appear to be the pages that were<br/>17 contained in the UPS package that Raymour sent to<br/>18 you in September of 2009?</p> <p>19 A Yes.</p> <p>20 Q Okay. Now, I want to turn your<br/>21 attention to one page in particular, which is the<br/>22 sixth page of this document. Let me just get it<br/>23 for you.</p> <p>24 A No, I'm just looking at something.</p> <p>25 Q Okay.</p>                                                                                                         | <p style="text-align: center;">95</p> <p>1 document with Agostini Construction and ING.<br/>2 Did you read through these documents<br/>3 that Raymour sent to you?</p> <p>4 A Some of them, but I -- I knew something<br/>5 was wrong, so these -- these were not going back<br/>6 to Raymour, no way.</p> <p>7 QOkay. The paragraph above -- below<br/>8 where your name is written on all of these<br/>9 documents reads that, "I am of sound mind and I am<br/>10 entering into this agreement voluntarily and I<br/>11 consent to be the contract annuitant out of my own<br/>12 free will and without duress."</p> <p>13 Had you consented to be a contract<br/>14 annuitant for any of these annuities?</p> <p>15 A No. No.</p> <p>16 Q And did you sign any of these documents?</p> <p>17 A No.</p> <p>18 Q And did you send them back to Raymour?</p> <p>19 A No. I gave them to you guys.</p> <p>20 Q Okay. Now, after you received these<br/>21 documents from Raymour, did you have any<br/>22 subsequent conversations with him?</p> <p>23 A Yes. He called me and he asked me if I<br/>24 sent the documents, and I said no.</p> <p>25 Q And did --</p>                                                   |
| <p style="text-align: center;">94</p> <p>1 A Okay.</p> <p>2 Q Let me see. Now, on the sixth page of<br/>3 this document at the bottom, there's -- it<br/>4 indicates that it's for Scottrade use only?</p> <p>5 A Yes.</p> <p>6 Q Okay. What, if anything, did Raymour<br/>7 tell you about why he wanted you to sign a<br/>8 document that was for Scottrade use?</p> <p>9 A He really didn't say nothing. He<br/>10 just -- he just -- he just said he needed me to<br/>11 sign these documents and get them back to him as<br/>12 fast as possible.</p> <p>13 Q Okay. Now --</p> <p>14 A And that he would give me \$3,000.</p> <p>15 Q Now, if you look at -- if you turn the<br/>16 page, the -- this page, the next page is entitled,<br/>17 "Annuitant Acknowledgment," and it's for -- the<br/>18 annuity owner is Agostini Construction, you're<br/>19 listed as the annuitant, and the annuity company<br/>20 is Nationwide.</p> <p>21 And then the next page has a similar<br/>22 document with Estela Rodrigues and Transamerica<br/>23 Life.</p> <p>24 A Uh-huh.</p> <p>25 Q And then the final page has another</p> | <p style="text-align: center;">96</p> <p>1 A And he said, "Why not?"</p> <p>2 Q Just --</p> <p>3 A I said, "What do you think, I'm a fool?"</p> <p>4 Q If you can just speak more clearly, it's<br/>5 hard to understand you.</p> <p>6 A I said, "What do you think, I'm a fool?"</p> <p>7 Q And how did he respond?</p> <p>8 A And he turned around and said to me,<br/>9 "Well, then, Mr. Garvey, we'll be talking again."</p> <p>10 And I said, "Yes, we will."</p> <p>11 Q Okay.</p> <p>12 A And I gave the documents to you people.<br/>Because when I got them documents and he wanted<br/>13 them back that fast, I knew. I knew right then<br/>14 and there, I said, "This is too big. This is way<br/>15 over your head. Don't even -- just go through<br/>16 the -- take them -- give them to the government,<br/>17 give them to anybody, but give them to a legal<br/>18 official and let them turn around and handle it,<br/>19 because you don't want no part of this."</p> <p>20 Q Now, did you ever receive that \$3,000<br/>21 from Raymour?</p> <p>22 A No. He told me, he said, "You mail it<br/>23 out, I'll mail a check out to you for 3,000."</p> <p>24 I said, "Yeah. Right. Sure. See you</p> |



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| <p style="text-align: center;">97</p> <p>1 later, pal."</p> <p>2 Q But you didn't mail the documents back?</p> <p>3 A No, I didn't mail nothing out.</p> <p>4 Q Okay. Now, Mr. Garvey, I would like to</p> <p>5 again turn your attention to the beginning of</p> <p>6 September of 2009.</p> <p>7 Did there come a time in which a private</p> <p>8 eye or a private detective from an insurance</p> <p>9 company paid you a visit in Las Vegas?</p> <p>10 A Yes.</p> <p>11 Q Now, and the first time you met with</p> <p>12 him, did -- what do you remember telling him that</p> <p>13 day?</p> <p>14 A He said to me, he said, "I know you're</p> <p>15 in bad health" or something like that, and I said,</p> <p>16 "No, I'm in good health."</p> <p>17 Q Why did you say that?</p> <p>18 A Because I didn't want no part of it. I</p> <p>19 knew it was coming from this paperwork. I knew,</p> <p>20 and I didn't want no part of it. And he just -- I</p> <p>21 mean, I chased him out of there, and he come back,</p> <p>22 either the next day or the day after. And I had</p> <p>23 calmed down, I let him in.</p> <p>24 And -- I'm trying to think of what he</p> <p>25 asked me. He asked me -- he asked me how my</p> | <p style="text-align: center;">99</p> <p>1 A Going to Rhode Island and -- you know,</p> <p>2 but I did go to Rhode Island.</p> <p>3 Q Okay. Why did you tell Frank some</p> <p>4 things that weren't true?</p> <p>5 A Well, I didn't want no part of it. I</p> <p>6 didn't want to get into it. And I was afraid</p> <p>7 that -- see, you guys have a way of changing</p> <p>8 words. I can say one thing, okay, you can make it</p> <p>9 sound different or put it in any context you want</p> <p>10 to. So I -- I just basically tried to get out of</p> <p>11 it.</p> <p>12 And then when I knew I couldn't get out</p> <p>13 of it, then I just turned around and told Frank</p> <p>14 this and this, "I did this, this, that. I got a</p> <p>15 phone call. This happened, that happened," and</p> <p>16 that was it.</p> <p>17 Q Okay.</p> <p>18 A And that was the truth. I told him the</p> <p>19 truth after that. He seemed to be a nice guy, and</p> <p>20 he told me, he said, "Patrick, you're in no</p> <p>21 trouble. No trouble at all."</p> <p>22 I said, "Are you lying to me, or are you</p> <p>23 just" --</p> <p>24 He says, "No, I'm telling you the truth.</p> <p>25 You're in no trouble at all."</p> |
| <p style="text-align: center;">98</p> <p>1 health was. And, again, I said, "There's nothing</p> <p>2 wrong with my health. My health is fine."</p> <p>3 And at some point, we started talking</p> <p>4 about the case of what is going on, and he asked</p> <p>5 me if I knew Raymour. First I said no, then I</p> <p>6 said yes. I turned around and told him that I was</p> <p>7 going to Idaho because I had family up there and</p> <p>8 whatever.</p> <p>9 I lied. I didn't tell the truth because</p> <p>10 I didn't want to get involved. I wanted away from</p> <p>11 this. I knew what -- like I'm here now. I'm in</p> <p>12 front of all you people. I don't understand still</p> <p>13 what I've done wrong. Okay? And this guy has put</p> <p>14 me in trouble. If I never get another \$5,000 from</p> <p>15 anybody, it will be a blessing.</p> <p>16 And I just wanted away from it. So I</p> <p>17 did lie to Frank, and then finally I told Frank I</p> <p>18 knew Raymour and whatever.</p> <p>19 Q Okay. So Frank was the name of the</p> <p>20 investigator?</p> <p>21 A Yes.</p> <p>22 Q Okay. And you told him a number of</p> <p>23 things that weren't true?</p> <p>24 A Right.</p> <p>25 Q Okay.</p>      | <p style="text-align: center;">100</p> <p>1 I said, "Okay. Then I'll talk to you."</p> <p>2 Q Okay. Now, are you telling the truth as</p> <p>3 you testify here, too?</p> <p>4 A Oh, yes. Oh, yeah. Oh, yeah.</p> <p>5 MR. VILKER: Okay. I have no further</p> <p>6 questions.</p> <p>7 MR. PINE: Can we switch seats?</p> <p>8 THE WITNESS: Like I said --</p> <p>9 MR. VILKER: You just have to wait</p> <p>10 for the questions to come.</p> <p>11</p> <p>12 EXAMINATION</p> <p>13 BY MR. PINE:</p> <p>14 Q Mr. Garvey, before we begin the</p> <p>15 questioning, first let me introduce myself. My</p> <p>16 name is Jeffrey Pine. I represent Raymour</p> <p>17 Radhakrishnan.</p> <p>18 Before we begin the questioning, I would</p> <p>19 like to give you a piece of paper, and I'm going</p> <p>20 to ask you to sign your name ten times. Not</p> <p>21 slowly, not quick, just normal signatures that you</p> <p>22 would endorse something with.</p> <p>23 Okay?</p> <p>24 A Okay.</p> <p>25 MR. PINE: All set. I would ask that</p>                                                                                                                                                                              |



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| <p style="text-align: center;">101</p> <p>1 this be marked as Defense Exhibit A -- B. Okay.<br/>2 (Exhibit B was marked for<br/>3 identification and is attached<br/>4 hereto.)</p> <p>5 BY MR. PINE:</p> <p>6 Q Mr. Garvey, early in your testimony, you<br/>7 talked about your present health condition, and<br/>8 you said that because of some medications that you<br/>9 take, it does affect your memory?</p> <p>10 A Yeah.</p> <p>11 Q Isn't that true?</p> <p>12 A Correct.</p> <p>13 Q And these events that we're talking<br/>14 about, for the most part, occurred almost two<br/>15 years ago, February --</p> <p>16 A Correct.</p> <p>17 Q -- January, March of 2008.</p> <p>18 Do you have a clear memory of meeting<br/>19 with Raymour on those occasions that you met with<br/>20 him?</p> <p>21 A I believe so.</p> <p>22 Q Do you have a clear memory of the<br/>23 specifics of the meetings?</p> <p>24 A I believe so.</p> <p>25 Q Do you remember details of the meetings?</p> | <p style="text-align: center;">103</p> <p>1 A Correct.<br/>2 Q And that's the time that he also went<br/>3 through some documents with you in requesting your<br/>4 signature?</p> <p>5 A Well, he didn't go through them.<br/>6 Q Well, I thought you said on direct<br/>7 examination that he read the forms to you.<br/>8 Do you recall saying that a while back?</p> <p>9 A Some of them.<br/>10 Q He read some of the forms to you.<br/>11 Do you remember how many forms he read<br/>12 to you?</p> <p>13 A No.<br/>14 Q But he said -- you're clear in your<br/>15 memory that he read some of the forms to you; is<br/>16 that correct?</p> <p>17 A I'm not sure.<br/>18 Q You don't remember today which ones he<br/>19 read to you?</p> <p>20 A No.<br/>21 Q But you have a memory and you said it on<br/>22 direct and now again on cross, you have a memory<br/>23 of him reading some of those forms to you; isn't<br/>24 that correct?</p> <p>25 A Yes.</p>                                                                    |
| <p style="text-align: center;">102</p> <p>1 A Questionable.<br/>2 Q Questionable as to whether you remember<br/>3 the details?</p> <p>4 A Questionable.<br/>5 Q How long did the first meeting last? Do<br/>6 you have a memory of that?</p> <p>7 A Half hour.</p> <p>8 Q Do you remember where -- where in your<br/>9 house the meeting took place?</p> <p>10 A In the kitchen.</p> <p>11 Q Was anyone else present?</p> <p>12 A No.</p> <p>13 Q Just you and Raymour?</p> <p>14 A That's correct.</p> <p>15 Q Okay. Do you remember how long the<br/>16 second meeting lasted?</p> <p>17 A A little longer, because he brought some<br/>18 papers for me to sign.</p> <p>19 Q Right. You went through some<br/>20 documents --</p> <p>21 A Right.</p> <p>22 Q -- for your signature?</p> <p>23 And that's the time when you were<br/>24 presented with a number of documents for your<br/>25 signature?</p>                                                                                         | <p style="text-align: center;">104</p> <p>1 Q Okay. And the second meeting lasted<br/>2 longer because of that? There was more paperwork<br/>3 involved, wasn't there?</p> <p>4 A There was.<br/>5 Q Okay. Now, you first became interested<br/>6 in Raymour's program and his philanthropy through<br/>7 Margo Meo? Is that the right pronunciation?</p> <p>8 A Correct.<br/>9 Q You knew her for a long time?</p> <p>10 A Correct.<br/>11 Q And she pointed you in the direction of<br/>12 Raymour and Mr. Caramadre because, A, you needed<br/>13 money and, B, they had money to give away; isn't<br/>14 that true?</p> <p>15 A Correct.<br/>16 Q And that was something of interest to<br/>17 you, especially because of the fact that you were<br/>18 ill?</p> <p>19 A Correct.<br/>20 Q How -- how were you feeling -- you said<br/>21 you had a heart attack -- I thought you said a<br/>22 serious heart attack --</p> <p>23 A Yeah.<br/>24 Q -- in late -- was it '07, or when was<br/>25 the serious one that you referenced?</p> |



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| <p style="text-align: center;">105</p> <p>1 A I believe it was in -- it was in '08.<br/>2 The beginning of '08. I'm not sure. All -- or<br/>3 '07. I don't know.<br/>4 Q Well, you produced some medical records?<br/>5 A Records.<br/>6 Q Some medical letters?<br/>7 A Right. Whatever they said, that's --<br/>8 Q Okay. And how were you feeling<br/>9 recovering from your illnesses when you met with<br/>10 Raymour in '08?<br/>11 A My equilibrium was off, dizziness. I<br/>12 would forget things. It was just hard to put<br/>13 things together.<br/>14 Q Okay. Was it like -- like now, that you<br/>15 said sometimes you forget things, and then maybe<br/>16 they come back, and then you forget?<br/>17 A Right.<br/>18 Q Kind of on and off, it sounds like?<br/>19 A Yeah.<br/>20 Q Is that -- is that a fair<br/>21 characterization?<br/>22 A Yes.<br/>23 Q It comes and goes?<br/>24 A Yes, it does.<br/>25 Q Okay. Are some days better than others?</p> | <p style="text-align: center;">107</p> <p>1 Q And, in fact, you appreciated what he<br/>2 was doing for you?<br/>3 A Yes, I did.<br/>4 Q And you wrote that in the letters that<br/>5 were referenced?<br/>6 A Yes, I did.<br/>7 Q You spoke very highly of him?<br/>8 A Yes, I did.<br/>9 Q You were hoping that God would bless<br/>10 this person?<br/>11 A Yes, I did.<br/>12 Q And these -- the two letters that you<br/>13 wrote on February 20th were after the two meetings<br/>14 that you had where he paid you money; isn't that<br/>15 correct?<br/>16 A Correct.<br/>17 MR. MAGRATTEN: Objection.<br/>18 BY MR. PINE:<br/>19 Q Did he pay you any money at one meeting<br/>20 or two meetings?<br/>21 A He paid me -- when he came to the house,<br/>22 I got a check.<br/>23 Q Right.<br/>24 A He left. When he came back to the house<br/>25 the second time, I got a check.</p> |
| <p style="text-align: center;">106</p> <p>1 A Yeah, they are.<br/>2 Q Are some parts of the day better than<br/>3 others? In other words, is there any regular --<br/>4 A I never know. I mean, I can turn around<br/>5 and look at you and turn my head right now and<br/>6 forget your name.<br/>7 Q Gotcha. Okay. I understand.<br/>8 A And then it will come back to me.<br/>9 Q Right.<br/>10 A Because then I'll think, "What's his<br/>11 name? What's his name? What's his name?"<br/>12 Q Okay. That makes it -- I understand<br/>13 now. That makes it clear.<br/>14 Now, we agree that you were very willing<br/>15 and able to accept the money that he gave you, the<br/>16 \$2,000 check?<br/>17 A Yes.<br/>18 Q In fact, you went out and cashed it?<br/>19 A Yes.<br/>20 Q He gave you a second check for \$2,000?<br/>21 A Yes.<br/>22 Q You went out and cashed that?<br/>23 A Yes.<br/>24 Q No dispute about that, right?<br/>25 A No dispute.</p>           | <p style="text-align: center;">108</p> <p>1 Q Okay.<br/>2 A He left. When he came back to the house<br/>3 the third time, I got \$1,000.<br/>4 Q Okay.<br/>5 A He left. That's how the money trail<br/>6 went.<br/>7 Q The first two checks that you received<br/>8 were for \$2,000 each?<br/>9 A Correct.<br/>10 Q And those were in January of '08? In<br/>11 fact, that's the date --<br/>12 A Correct.<br/>13 Q -- on the checks.<br/>14 And the letters that you wrote were on<br/>15 February 20th, correct?<br/>16 A Correct.<br/>17 Q And that was after you had met with him<br/>18 two times; isn't that correct?<br/>19 A Correct.<br/>20 Q Okay. In fact, the first check notes in<br/>21 the memo, "Philanthropy"? That was the initial<br/>check?<br/>22 A Right. Right.<br/>23 Q And that was for the purpose of<br/>24 assisting you with expenses or whatever you needed</p>  |



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| <p style="text-align: center;">109</p> <p>1 it for; isn't that right?</p> <p>2 A Whatever it means. I don't know what it</p> <p>3 means.</p> <p>4 Q Well, philanthropy is generosity,</p> <p>5 charity, right?</p> <p>6 A Okay.</p> <p>7 Q And, in fact, showing you Exhibit 6,</p> <p>8 this is entitled, "Terminal Illness Philanthropy</p> <p>9 Account." This is a receipt that you signed when</p> <p>10 you got that check for \$2,000, the philanthropy</p> <p>11 check, isn't that -- do you recognize that?</p> <p>12 A I can't remember.</p> <p>13 Q You don't remember?</p> <p>14 A No.</p> <p>15 Q Is it possible you signed that when you</p> <p>16 gave -- when he gave you the \$2,000?</p> <p>17 A I don't remember.</p> <p>18 Q Okay. So as we sit here today, you</p> <p>19 don't have a memory of seeing or signing this</p> <p>20 document, but you could have?</p> <p>21 A Yeah, I could have. It looks like my</p> <p>22 signature.</p> <p>23 Q Okay. It looks like your signature.</p> <p>24 You don't think anybody forged your</p> <p>25 signature on this, do you?</p> | <p style="text-align: center;">111</p> <p>1 A No.</p> <p>2 Q You think they typed it afterwards?</p> <p>3 A That's what I think, yeah.</p> <p>4 Q Well, okay. But, in any event, do you</p> <p>5 think that the title was there, "Terminal Illness</p> <p>6 Philanthropy Account Receipt"?</p> <p>7 A I don't know.</p> <p>8 Q Okay. But you do have a -- you do have</p> <p>9 a memory of getting the \$2,000?</p> <p>10 A Yes, I do.</p> <p>11 Q And you have a memory of cashing the</p> <p>12 check?</p> <p>13 A Yes.</p> <p>14 Q And you believe it's your signature on</p> <p>15 the receipt, this document, which is No. 6 --</p> <p>16 Exhibit 6, right?</p> <p>17 A Yeah. Yeah, I think -- I think so.</p> <p>18 Q It makes sense, doesn't it?</p> <p>19 A I think so.</p> <p>20 Q Well, if I gave you money -- does it</p> <p>21 make sense that if I give you money, I might</p> <p>22 include a receipt to show that the money was paid</p> <p>23 to you?</p> <p>24 MR. VILKER: Objection.</p> <p>25 THE WITNESS: Well, not really,</p> |
| <p style="text-align: center;">110</p> <p>1 A No.</p> <p>2 Q Okay.</p> <p>3 A I hope not.</p> <p>4 Q And this particular receipt states that</p> <p>5 the reason that they gave you \$2,000 was for</p> <p>6 hospice or medical expenses or home health care,</p> <p>7 It was to help you through your recuperation,</p> <p>8 wasn't it?</p> <p>9 A Well, the thing is, okay, the papers I</p> <p>10 signed, okay, had writing from here down. They</p> <p>11 didn't have writing up here.</p> <p>12 Q Well, did this particular paper, the</p> <p>13 receipt, do you have a memory of whether or not it</p> <p>14 was typed out like this before or whether -- are</p> <p>15 you saying that it was just a signature line on a</p> <p>16 blank piece of paper?</p> <p>17 A No. This here, this here, this here --</p> <p>18 Q Yeah.</p> <p>19 A -- this is what he did, he read them out</p> <p>20 like this.</p> <p>21 Q Right.</p> <p>22 A Nothing was up here, nothing.</p> <p>23 Q What about the typed part?</p> <p>24 A Nope.</p> <p>25 Q You don't think it was there?</p>               | <p style="text-align: center;">112</p> <p>1 because he never said I had to sign any receipts</p> <p>2 or anything like that.</p> <p>3 BY MR. PINE:</p> <p>4 Q All right. But you also said you don't</p> <p>5 remember whether you did or didn't?</p> <p>6 A Right.</p> <p>7 Q All right. And you indicated that on</p> <p>8 another occasion, he gave you cash?</p> <p>9 A Yeah.</p> <p>10 Q A thousand dollars?</p> <p>11 A Yes.</p> <p>12 Q And you accepted that, as well?</p> <p>13 A I did.</p> <p>14 Q For the same reasons, I suppose? You</p> <p>15 wanted and needed the money?</p> <p>16 A Exactly.</p> <p>17 Q And you were agreeable to accepting the</p> <p>18 money?</p> <p>19 A I did.</p> <p>20 Q And you've identified your signatures on</p> <p>21 a -- you were shown a number of documents,</p> <p>22 correct, by Mr. Vilker?</p> <p>23 A Correct.</p> <p>24 Q And you have identified your</p> <p>25 signature --</p>                                                                                                         |



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| <p style="text-align: center;">113</p> <p>1 A I wasn't shown a number of documents. I<br/>2 was asked to sign a number of documents.<br/>3 Q No, I'm referring to -- I'm referring to<br/>4 today.<br/>5 Mr. Vilker showed you a number of<br/>6 documents that we've numbered?<br/>7 A Oh, okay. Yeah.<br/>8 Q And on many of them, you said that was<br/>9 your signature?<br/>10 A Yeah.<br/>11 Q Okay. And then on others, you said --<br/>12 A It wasn't.<br/>13 Q -- you weren't sure or no?<br/>14 A I wasn't sure, yeah.<br/>15 Q Okay. And I was keeping track as we<br/>16 went, and on No. 20, which is entitled<br/>17 "Acknowledgment of Annuitant," you identified that<br/>18 as your signature today when you were asked the<br/>19 question by Mr. Vilker. On this particular<br/>20 exhibit, you said, yes, that's your signature?<br/>21 A Okay.<br/>22 Q All right. You also said that you<br/>23 didn't read the document.<br/>24 A No.<br/>25 Q Okay. Did Raymour prevent you from</p>                                                                         | <p style="text-align: center;">115</p> <p>1 Q -- preventing you from reading it?<br/>2 A No.<br/>3 Q Okay.<br/>4 A No. He put them down on the paper, he<br/>5 said, "Sign it there, sign it there, sign it<br/>6 there, sign it there."<br/>7 Q Okay.<br/>8 A That was it.<br/>9 Q Now, you also, when we were going<br/>10 through -- where Mr. Vilker was going through --<br/>11 MR. McADAMS: Is that -- he moved his<br/>12 physical position. He's not in the camera<br/>13 anymore. Can you move him --<br/>BY MR. PINE:<br/>15 Q Oh, I guess they want you to slide more<br/>16 towards the middle.<br/>17 Now, when Mr. Vilker was questioning<br/>18 you, you also said on No. 22 in response to the<br/>19 question, you said that that was your signature.<br/>20 Okay? Do you remember telling<br/>21 Mr. Vilker that a little while ago?<br/>22 A Yes.<br/>23 Q Okay. And on No. 24, you said the same<br/>24 thing. Here we are. On 24, you said the same<br/>25 thing, that that was your signature. You said, "I</p> |
| <p style="text-align: center;">114</p> <p>1 reading the document when he gave it to you?<br/>2 A No. But it was done so fast, he had so<br/>3 many documents coming at me --<br/>4 Q Well, did he take them away quickly, or<br/>5 did he allow you the opportunity to read them, if<br/>6 you wanted to?<br/>7 A One, one, and then another one. But he<br/>8 allowed me to read them.<br/>9 Q Okay. And this particular one is<br/>10 called, "Acknowledgment of Annuitant," and you had<br/>11 the opportunity to read that, you just said?<br/>12 MR. VILKER: Objection.<br/>13 BY MR. PINE:<br/>14 Q You just said that, right?<br/>15 A Well, I -- I'm not sure. Because like I<br/>16 said, the papers came at me that fast, "Sign it,<br/>17 sign it," pull it back. "Sign it," pull it back.<br/>18 Q Right.<br/>19 A "Sign it," pull it back.<br/>20 Q But you just said he gave you the<br/>21 opportunity to read it?<br/>22 A He gave me the opportunity to read it.<br/>23 Q Okay. He didn't prevent you -- he<br/>24 wasn't covering it up or --<br/>25 A No, no.</p> | <p style="text-align: center;">116</p> <p>1 believe so."<br/>2 A Yep, I believe so.<br/>3 Q Okay. So there's -- we agree, then,<br/>4 that you recognize and identify your signature on<br/>5 at least those documents, correct?<br/>6 A I believe so, yes.<br/>7 Q Okay. And that, therefore, indicates<br/>8 that you were presented with those documents at<br/>9 the time of the writing of the signature, the<br/>10 signing of the signature?<br/>11 A Correct.<br/>12 Q Isn't that correct?<br/>13 A Correct.<br/>14 Q Okay.<br/>15 A But, Mr. Pine, I don't know how to get<br/>16 this across, this here was not here.<br/>17 Q So what you're --<br/>18 A If I seen margin account or application<br/>19 of agreement, then I would have stopped and read<br/>20 this.<br/>21 Q Okay.<br/>22 A Okay. This was not here. I'm saying it<br/>23 could have been put on later.<br/>24 Q You think it was put on later?<br/>25 A I think it was.</p>                                                                             |



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| <p style="text-align: center;">117</p> <p>1 Q Okay. So somehow -- you trusted<br/>2 Raymour, didn't you?<br/>3 A Yeah, I did, but --<br/>4 Q And --<br/>5 A That's why I'm saying to you, it<br/>6 wasn't -- it wasn't there.<br/>7 Q It's your belief -- well, it's your<br/>8 belief that somehow they presented you with part<br/>9 of this document and then created the rest of it?<br/>10 A (Nodding head.)<br/>11 Q That's what you think?<br/>12 A That's what I think.<br/>13 Q All right.<br/>14 A That's what I think. Because, like I<br/>15 said, I was handed a paper, "Sign it right here,"<br/>16 on the X or wherever, right, got it back, here's<br/>17 another one. I mean, it wasn't --<br/>18 Q Well, is it that it wasn't there, or you<br/>19 didn't look carefully enough --<br/>20 A No, it wasn't there.<br/>21 Q -- to see it?<br/>22 A Oh, I would have seen it. I would have<br/>23 seen it, because I wouldn't have signed it.<br/>24 Q Well --<br/>25 A I wouldn't have signed it.</p>                                                                                               | <p style="text-align: center;">119</p> <p>1 A I thought you were going to turn around<br/>2 and say, "Well, did you lie to turn around and get<br/>3 the money?"<br/>4 Q No, I'm not asking you if you're lying<br/>5 to turn around. I'm asking isn't it possible that<br/>6 you were agreeable to signing various documents<br/>7 that he was presenting to you because, in exchange<br/>8 for that, he was being very philanthropic to you?<br/>9 That was something that you were interested in?<br/>10 A Well, I signed -- I signed documents<br/>11 that I said I signed, but they were not like that.<br/>12 Q Okay.<br/>13 A That I can tell you.<br/>14 Q All right. Now, you said on No. 19, as<br/>15 an example, that that wasn't your signature,<br/>16 right? You said 24 was and 19 wasn't. That's<br/>17 what you told Mr. Vilker a little while ago.<br/>18 Are those signatures -- do they look<br/>19 different to you?<br/>20 A Yeah, they do.<br/>21 Q Well, the P is -- what's different?<br/>22 A See the V? See the V?<br/>23 Q Yeah.<br/>24 A See the line coming down this way? See<br/>25 the V? See the line going up that way?</p> |
| <p style="text-align: center;">118</p> <p>1 Q You signed other things?<br/>2 A Not like that, though. Not like the<br/>3 other ones you got.<br/>4 Q What's -- what's so sinister about this?<br/>5 A Well, it's getting into something, and I<br/>6 didn't want to get into nothing. This was<br/>7 supposed to be something out of goodwill, you<br/>8 know, and from their heart, whatever. And then<br/>9 it -- if I'd have seen that going into something,<br/>10 company or agreement or whatever, then the<br/>11 questions would have been asked, and I would have<br/>12 read it.<br/>13 Q Well, isn't it possible that because you<br/>14 wanted -- you wanted Raymour and Mr. Caramadre to<br/>15 continue to pay you money that you needed --<br/>16 A No.<br/>17 Q -- Isn't it -- no?<br/>18 A No.<br/>19 Q Well, you said that you were very<br/>20 agreeable to that?<br/>21 A I was agreeable, but, I mean, I did<br/>22 not -- I'm not lying to turn around to get the<br/>23 money. No, I didn't do that.<br/>24 Q What do you mean you're not lying to<br/>25 turn around and get the money?</p> | <p style="text-align: center;">120</p> <p>1 Q Well, there's a line going up that way<br/>2 on No. 19.<br/>3 A No, it's going down.<br/>4 Q So what about the --<br/>5 A It's going down, the V.<br/>6 Q What about -- what about the Patrick,<br/>7 does that look similar to you? The way the P is<br/>8 made, the way the I is dotted in the same spot,<br/>9 the T, the way the K is looped, doesn't that look<br/>10 similar, if not identical? That's what I'm<br/>11 asking, look at the Patrick.<br/>12 A No.<br/>13 Q You don't think so?<br/>14 A No, I don't think so.<br/>15 Q Okay.<br/>16 A I don't think so at all.<br/>17 Q In any event, you don't have a memory of<br/>18 signing No. 19, and you don't -- and you don't<br/>19 believe that's your signature?<br/>20 A No.<br/>21 Q So therefore, do you believe somebody<br/>22 put your signature on that?<br/>23 A Well, I'm not saying that. You are.<br/>24 Q Well, how did it get there?<br/>25 A I have no idea. I have no idea.</p>                                                                                                                                                   |



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| <p style="text-align: center;">121</p> <p>1 Q Well, if you didn't write it, who did?<br/>2 Somebody else, right?<br/>3 A I guess. I don't know.<br/>4 Q Unless you wrote it?<br/>5 A I didn't write it, I can tell you that.<br/>6 Q Well, then somebody else must have put<br/>7 your signature on there.<br/>8 A If you say so.<br/>9 Q Well, I'm not saying so. I'm asking<br/>10 you.<br/>11 A If you say so.<br/>12 Q What do you believe?<br/>13 A I don't -- I believe whatever you<br/>14 believe. You tell me. I'm not trying to be a<br/>15 wise guy, Mr. Pine.<br/>16 Q I understand. I'm not saying you are.<br/>17 A I'm just trying to answer the best way I<br/>18 can.<br/>19 Q I'm just trying to clarify. Because as<br/>20 you went through them, several documents you said,<br/>21 "Yes, it's mine," and others you said, "No, it's<br/>22 not."<br/>23 And if it's not yours, then the<br/>24 question -- natural question would be, well, how<br/>25 did it get there?</p>                                                                                                                                       | <p style="text-align: center;">123</p> <p>1 A It just -- it don't look like my<br/>2 handwriting.<br/>3 Q Well --<br/>4 A Garvey is -- it just -- Garvey doesn't<br/>5 look -- it doesn't look like my handwriting.<br/>6 Q Okay. How many times a year do you<br/>7 think you sign something in your normal life?<br/>8 Hundreds?<br/>9 A Hundreds.<br/>10 Q Thousands?<br/>11 A Probably thousands. Okay.<br/>12 Q We all do?<br/>13 A True.<br/>14 Q When you write out a check, when you do<br/>15 anything?<br/>16 A True.<br/>17 Q Do you think you sign exactly the same<br/>18 every single time?<br/>19 A Oh, no way.<br/>20 Q Of course not.<br/>21 A No way.<br/>22 Q Nobody could do that.<br/>23 A I'm -- I'm just saying to you, I don't<br/>24 think it's my signature.<br/>25 Q Okay. But you would agree that in the</p>                                                                                                                                                                       |
| <p style="text-align: center;">122</p> <p>1 MR. VILKER: I'm going to object to<br/>2 this. He said it's not his signature, he has no<br/>3 knowledge of how the signature got there, so I<br/>4 don't understand what you're trying to get at.<br/>5 THE WITNESS: I told you, I don't<br/>6 know how it got there.<br/>7 BY MR. PINE:<br/>8 Q Okay.<br/>9 A It could have been him who signed it, it<br/>10 could have been anybody. I don't know. I don't<br/>11 know. Just like I told him, this top part here,<br/>12 okay, on the papers I signed was not here, was not<br/>13 here. Was here on the bottom, okay, and then<br/>14 later on, now they appear on the paper.<br/>15 Q Now, on -- so there was some, like 19<br/>16 that you said no, it's not yours, and there were<br/>17 some, like 20, 22, 24, that you said it was yours.<br/>18 And then there were a couple in between that you<br/>19 said you're not sure.<br/>20 A Okay.<br/>21 Q And that's -- No. 21 you said not sure.<br/>22 Okay.<br/>23 Is there something about 21 that is any<br/>24 different from 20 or 24 or 19 that makes you<br/>25 unsure?</p> | <p style="text-align: center;">124</p> <p>1 normal course of human events, we don't sign our<br/>2 names the same way the same time every time?<br/>3 MR. VILKER: Objection.<br/>4 BY MR. PINE:<br/>5 Q Would you -- would you agree with that?<br/>6 MR. VILKER: I'm objecting on what<br/>7 he's going --<br/>8 THE WITNESS: Not really, because if<br/>9 you're --<br/>10 MR. VILKER: I'm just objecting to<br/>11 the question. If you want to ask him does he sign<br/>12 his signatures the same every time, that's fine.<br/>13 But saying in the normal course of human events is<br/>14 pretty -- pretty broad.<br/>15 MR. PINE: It's quoting the<br/>16 declaration.<br/>17 BY MR. PINE:<br/>18 Q Do you think that in your life -- you're<br/>19 60 years old, lived an active life. Do you think<br/>20 you've signed your name exactly the same every<br/>21 time every day?<br/>22 A I -- I don't know. I -- I really don't<br/>23 know.<br/>24 Q All right.<br/>25 A I don't know, you know.</p> |



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| <p style="text-align: center;">125</p> <p>1 Q Now, you said that Raymour explained<br/>2 some of the forms to you, right?<br/>3 A Correct.<br/>4 Q Do you have a memory today of what he<br/>5 told you on those days?<br/>6 A If I am correct, Raymour turned around<br/>7 and told me, "These papers here are just a<br/>8 formality for Mr. Caramadre so he can keep an<br/>9 account of the people and the money that he is<br/>10 putting out."<br/>11 Q And that's what you remember about it?<br/>12 A Yeah, that's exactly what I remember.<br/>13 Q Is it your testimony that you never saw<br/>14 any documents that referenced a brokerage account<br/>15 or an annuity application?<br/>16 A Never seen it.<br/>17 Q That's your testimony?<br/>18 A Yeah.<br/>19 Q You never saw those until -- until you<br/>20 were shown those by --<br/>21 A Right.<br/>22 Q Who showed you first?<br/>23 A The government.<br/>24 Q Mr. Vilker or Mr. Postal Inspector?<br/>25 Who?</p> | <p style="text-align: center;">127</p> <p>1 A Not -- not the papers that had this on<br/>2 it or had any of this writing up here on the top.<br/>3 Like I said, and I'll say it for the last time,<br/>4 here down, this writing might have been here, some<br/>5 of it, there was some writing up here, but up here<br/>6 there was no writing.<br/>7 Q Okay.<br/>8 A No margin account application or<br/>9 agreement was on this paper.<br/>10 Q Okay. And --<br/>11 A Whether it was put on later on, I have<br/>12 no idea.<br/>13 Q Okay.<br/>14 A But I wouldn't have signed it, no way.<br/>15 Q Okay. But you did sign one of the forms<br/>16 that said acknowledgment of annuitant? You<br/>17 identified that.<br/>18 A Let's see.<br/>19 Q And you said that you -- you didn't read<br/>20 it?<br/>21 UNIDENTIFIED SPEAKER: What document<br/>22 is that, Mr. Pine?<br/>23 MR. VILKER: No. 20. No. 20.<br/>24 BY MR. PINE:<br/>25 Q And you said you didn't read it, but you</p> |
| <p style="text-align: center;">126</p> <p>1 A I think it was -- I think it was Lee.<br/>2 Wasn't it you, Lee?<br/>3 Q He's not allowed to --<br/>4 MR. VILKER: Whatever your memory is.<br/>5 THE WITNESS: Are you saying that --<br/>6 MR. PINE: He's not allowed to give<br/>7 you the answers until he questions you.<br/>8 THE WITNESS: I don't know, to be<br/>9 honest with you.<br/>10 BY MR. PINE:<br/>11 Q Okay. But it's your testimony that<br/>12 until somebody from the government showed you<br/>13 those documents, you had not seen them before?<br/>14 A No.<br/>15 Q So it's not the case that you signed<br/>16 those documents and you participated in the<br/>17 program because you wanted the money that Raymour<br/>18 was giving you?<br/>19 A Right.<br/>20 Q That's correct that you -- that's not --<br/>21 that's not how it went?<br/>22 A I signed the papers for the money.<br/>23 Q Right.<br/>24 A But --<br/>25 Q We agree with that.</p>             | <p style="text-align: center;">128</p> <p>1 said that --<br/>2 A Right, right.<br/>3 Q -- the form was the form.<br/>4 A Yeah.<br/>5 Q And you didn't -- even though you had a<br/>6 chance to read it, you didn't read it?<br/>7 A Right.<br/>8 Q For whatever reason?<br/>9 A Yeah.<br/>10 Q Okay. And that's --<br/>11 A Everything -- everything was, "This is<br/>12 just a formality. It's just a formality." I<br/>13 thought nothing of it. I signed, and that was it.<br/>14 Q And you understood that you were getting<br/>15 paid money by a philanthropist, money that you<br/>16 needed and wanted?<br/>17 A Right.<br/>18 Q And so you were agreeable to signing<br/>19 certain forms?<br/>20 A Well, it all depends on what they were.<br/>21 I mean, you know, he brought them up. I don't<br/>22 know what they were.<br/>23 Q You -- you gave the information about<br/>24 your social security number, you gave that --<br/>25 A I gave --</p>                             |



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| <p style="text-align: center;">129</p> <p>1 Q -- voluntarily? Nobody hacked into your<br/>2 computer and took it?</p> <p>3 A No.</p> <p>4 Q Right? You gave that to them?</p> <p>5 A But he -- yes.</p> <p>6 Q Yes, right?</p> <p>7 A Yes.</p> <p>8 Q Okay.</p> <p>9 A Yes.</p> <p>10 Q Now, when you met with this Mr. Stevens,<br/>11 did he identify himself the first time he showed<br/>12 up?</p> <p>13 A Yes.</p> <p>14 Q And he had -- who did he identify<br/>15 himself as?</p> <p>16 A Private eye.</p> <p>17 Q Working for who?</p> <p>18 A He didn't say.</p> <p>19 Q Okay. Did you ask?</p> <p>20 A No, I didn't ask.</p> <p>21 Q Private eyes don't show up on your door<br/>22 every day?</p> <p>23 A Oh, yeah, they do.</p> <p>24 Q Do they?</p> <p>25 A I mean, not every day, but he did that</p>                                                                                                                                                                                                                                                   | <p style="text-align: center;">131</p> <p>1 knock you down the stairs."</p> <p>2 Q Okay. And did he -- did he agree to<br/>3 that, did he --</p> <p>4 A He left.</p> <p>5 Q Okay. He left.<br/>6 So you didn't even answer any --</p> <p>7 A Nothing.</p> <p>8 Q He didn't even ask and you didn't answer<br/>9 any questions?</p> <p>10 A Nope. And then --</p> <p>11 Q And so -- but you didn't ask who he was<br/>12 representing as a private eye or what it was<br/>13 about?</p> <p>14 A No. He just told me, "I'm a private<br/>15 eye."</p> <p>16 Q Just the fact that he was a private<br/>17 eye --</p> <p>18 A He was a private eye.</p> <p>19 Q -- was enough to tell you, "I don't want<br/>20 anything to do with you"?</p> <p>21 A Yeah.</p> <p>22 Q Okay. He comes back, right?</p> <p>23 A Correct.</p> <p>24 Q And does he identify himself a second<br/>25 time?</p>                                                                                                        |
| <p style="text-align: center;">130</p> <p>1 day.</p> <p>2 Q That day, right.<br/>3 Was that unusual for him to knock on the<br/>4 door and say, "I'm a private eye"?</p> <p>5 A I never had a private eye come to my<br/>6 door, so I don't know.</p> <p>7 Q Okay. Well, why wouldn't you have asked<br/>8 him who he worked for and what it was about?</p> <p>9 A Because I didn't want to talk to him at<br/>10 all.</p> <p>11 Q Okay. And so it's clear and we agree<br/>12 that when he asked you certain questions, you lied<br/>13 to the guy?</p> <p>14 A This is --</p> <p>15 Q You told him you didn't know anything<br/>16 about anything?</p> <p>17 A No. No, this is after I let him in the<br/>18 house. This is the second time he came around to<br/>19 the house. He came more than once.</p> <p>20 Q Right, but the --</p> <p>21 A The first time he never got in the<br/>22 house. He never got in the house.</p> <p>23 Q What happened the first time? He stayed<br/>24 outside of the house?</p> <p>25 A I told him, "Get out of here, or I'll</p> | <p style="text-align: center;">132</p> <p>1 A Yes.</p> <p>2 Q Okay. And who does he -- by name or by<br/>3 who he was working for?</p> <p>4 A He said, "I'm a private eye."</p> <p>5 Q Okay. Did you ask --</p> <p>6 A He said, You are in -- you said, "You<br/>7 are in no trouble. You have done nothing wrong,<br/>8 so don't be afraid." He said, "I just want to<br/>9 talk to you."</p> <p>10 Q Okay.</p> <p>11 A And I said, "Okay."</p> <p>12 Q And so --</p> <p>13 A I had calmed down, you know.</p> <p>14 Q Right.<br/>15 Was it the same day or late --</p> <p>16 A Another day.</p> <p>17 Q -- a different day? Okay.</p> <p>18 A And I let him in.</p> <p>19 Q Yeah.</p> <p>20 A And we talked. And he told me, he said,<br/>21 "You're in no trouble," again. I don't know how<br/>22 many times he said it, but he said -- he said,<br/>23 "Don't worry about nothing." He said, "You didn't<br/>24 do nothing wrong."</p> <p>25 Q But did you ask him who he was working</p> |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">133</p> <p>1 for, whether he was with the government or with<br/>2 some private firm?</p> <p>3 A I always thought that a private eye,<br/>4 okay, works for himself.</p> <p>5 Q Okay.</p> <p>6 A I didn't know a private eye works for a<br/>7 company or a --</p> <p>8 Q Well, did you think somebody was paying<br/>9 him to go out and spend some time with you?</p> <p>10 A No, I thought they do it on their own.</p> <p>11 Q All right.</p> <p>12 A And then they pick up their tab at the<br/>13 end.</p> <p>14 Q From who?</p> <p>15 A I don't know. I don't know.</p> <p>16 Q So you didn't ask whether he was working<br/>17 for --</p> <p>18 A No. No.</p> <p>19 Q -- an insurance company?</p> <p>20 A No.</p> <p>21 Q You understand now that he was? He was<br/>22 working for Transamerica Life?</p> <p>23 A Yeah.</p> <p>24 Q And do you understand that they have<br/>25 filed a civil lawsuit in federal court about all</p> | <p style="text-align: center;">135</p> <p>1 Have you ever met him?"</p> <p>2 A No, he asked me if I knew Raymour.</p> <p>3 Q Okay. And did you say that you knew<br/>4 Raymour, or did you deny that you knew Raymour?</p> <p>5 A I denied it the first time, and then I<br/>6 turned around and waited. And then he was<br/>7 talking, I could see that he wasn't out to get me.<br/>8 So I turned around and I told him, I said, "Yes, I<br/>9 do know Raymour."</p> <p>10 Q Did you tell him that on the first -- on<br/>11 that second meeting with him, or was that at a<br/>12 later meeting with him?</p> <p>13 A That was the second meeting.</p> <p>14 Q So in the course of the second meeting,<br/>15 is it your memory that you at first denied knowing<br/>16 Raymour, and then later in that same meeting,<br/>17 admitted that you did know him?</p> <p>18 A Correct.</p> <p>19 Q That's your memory?</p> <p>20 A Correct.</p> <p>21 Q Okay. It's clear that the first time<br/>22 that he asked you that, you -- you lied to him,<br/>23 because you knew Raymour? So when you said you<br/>24 didn't, that was a lie?</p> <p>25 A That was a lie.</p> |
| <p style="text-align: center;">134</p> <p>1 of this?</p> <p>2 A No.</p> <p>3 Q Are you aware of that, Transamerica has<br/>4 sued a number of people, including you, in federal<br/>5 court?</p> <p>6 A Yeah. Yeah. Yeah.</p> <p>7 Q Okay. You're aware of that?</p> <p>8 A Yeah.</p> <p>9 Q Okay. But he didn't identify himself as<br/>10 working for Transamerica --</p> <p>11 A No, no.</p> <p>12 Q -- on that first occasion?</p> <p>13 A No.</p> <p>14 Q But he did ask you some questions?</p> <p>15 A He didn't have time to do nothing. All<br/>16 he said is, "I'm a private eye."</p> <p>17 Q Right. The second -- I'm sorry, the<br/>18 second time, did he identify himself as working<br/>19 for Transamerica?</p> <p>20 A I can't remember.</p> <p>21 Q Okay.</p> <p>22 A He might have. He might have. I don't<br/>23 know. I can't remember.</p> <p>24 Q Did he ask you the question on the<br/>25 second occasion, "Do you know Joseph Caramadre?"</p>      | <p style="text-align: center;">136</p> <p>1 Q Okay. And did he ask you how your<br/>2 health was that first -- that second meeting?</p> <p>3 A No. He told me how it was.</p> <p>4 Q He told you how your health was?</p> <p>5 A Yeah. He said, "I know you've got a<br/>6 heart problem. I know you're a sick man. I'm not<br/>7 here to turn around and get you upset or anything<br/>8 that is going to happen to you."</p> <p>9 Q Did you tell him, "My health is fine. I<br/>10 have no problems"?</p> <p>11 A Yes, I did.</p> <p>12 Q Okay. That's not true?</p> <p>13 A No. No. I told him later on that it<br/>14 wasn't true, too.</p> <p>15 Q And you don't have a memory of him<br/>16 asking you whether or not you knew Mr. Caramadre?</p> <p>17 You don't remember that?</p> <p>18 A No, he did ask.</p> <p>19 Q Okay.</p> <p>20 A But he asked me about Raymour first.</p> <p>21 Q Okay.</p> <p>22 A And then he asked me about Caramadre.</p> <p>23 Q And did you tell him that you didn't<br/>24 know Joe -- Joseph Caramadre?</p> <p>25 A I don't know him.</p>                                                                                      |

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| <p style="text-align: center;">137</p> <p>1 Q That you were unfamiliar with the name?<br/>   2 A No, I know the name.<br/>   3 Q Did you tell him you ever heard of him?<br/>   4 A All he asked me is, "Do you know Joseph<br/>   5 Caramadre?"<br/>   6 Q And what did you say?<br/>   7 A I said no.<br/>   8 Q Okay. Did you tell him, "I never heard<br/>   9 of this person"?<br/>   10 A No.<br/>   11 Q That's your memory, that you never<br/>   12 heard -- that you told him you never heard of the<br/>   13 person?<br/>   14 MR. VILKER: Objection. He just said<br/>   15 he didn't say that.<br/>   16 MR. PINE: What was that?<br/>   17 THE WITNESS: I didn't say that.<br/>   18 MR. VILKER: He just said he didn't<br/>   19 say that.<br/>   20 THE WITNESS: I didn't say that.<br/>   21 BY MR. PINE:<br/>   22 Q Okay. Sorry.<br/>   23 Do you remember what you said to him?<br/>   24 MR. VILKER: On what subject?<br/>   25 MR. PINE: About Mr. Caramadre.</p>                                                                                                                                                                                                                                                      | <p style="text-align: center;">139</p> <p>1 A Right, but that's because I had to feel<br/>   2 him out. I sat there and feel him out. Once I<br/>   3 felt him out, then I said, "He's okay."<br/>   4 Q Okay. But on the first go around, you<br/>   5 were not truthful with him, right?<br/>   6 A That's what I said.<br/>   7 Q Okay. But after that, are you saying<br/>   8 that you built up some trust --<br/>   9 A Yes.<br/>   10 Q -- with the guy?<br/>   11 A I sure did.<br/>   12 Q Okay.<br/>   13 A And I liked the man. I thought he was a<br/>   14 good man.<br/>   15 Q Okay. You got along with him?<br/>   16 A Sure.<br/>   17 Q Okay. Do you remember him coming back<br/>   18 about a week later on September 11th?<br/>   19 A I remember coming back. I don't know<br/>   20 whether it a week later.<br/>   21 Q All right. Well, do you remember him<br/>   22 coming back about a week later?<br/>   23 A Yeah.<br/>   24 Q Okay. Did he come in that day, also?<br/>   25 A Yes.</p>                                                  |
| <p style="text-align: center;">138</p> <p>1 THE WITNESS: I -- I told him that<br/>   2 Raymour -- no, I did bring up Mr. Caramadre's<br/>   3 name. I told him that Raymour worked for<br/>   4 Mr. Caramadre.<br/>   5 BY MR. PINE:<br/>   6 Q Okay.<br/>   7 A And Mr. Caramadre was the one that would<br/>   8 give Raymour the money, and money -- and Raymour<br/>   9 would turn around and bring the money to me.<br/>   10 Q Okay. My question, then, is at any time<br/>   11 during the course of that second meeting, did you<br/>   12 ever tell Mr. Stevens about Caramadre, "I never<br/>   13 heard of that person. I never met such a person<br/>   14 with that name"? Did you ever say that, or do you<br/>   15 remember ever saying that?<br/>   16 A I don't remember, to be honest with you.<br/>   17 Q Is it possible you said that?<br/>   18 A I don't think so.<br/>   19 Q That when he first asked --<br/>   20 A Because if I let him in my house, I<br/>   21 would have trusted him and I wouldn't have lied to<br/>   22 him. You know, I would have tried to --<br/>   23 Q Well, but you said that you didn't --<br/>   24 the first time you were asked, you said you didn't<br/>   25 know Raymour?</p> | <p style="text-align: center;">140</p> <p>1 Q And did he ask you other questions about<br/>   2 your contacts with Raymour?<br/>   3 A Yes.<br/>   4 Q Okay. And at this point, had he<br/>   5 identified himself as representing Transamerica?<br/>   6 A Yes, I think so.<br/>   7 Q Okay. And did he ask you at the end of<br/>   8 that interview if you would allow a visit by<br/>   9 people associated with Transamerica?<br/>   10 A Yes, he did.<br/>   11 Q Okay. And did you respond to him,<br/>   12 "What's in it for me"?</p> <p>13 A No. I said, "No."<br/>   14 Q Okay. So you said, "No" as opposed to,<br/>   15 "What's in it for me"?</p> <p>16 A No. I said, "No, I don't want them in<br/>   17 my house."</p> <p>18 Q Okay. Did you ever indicate to him that<br/>   19 if they, Transamerica, wanted all of the<br/>   20 information, that you would expect something from<br/>   21 them in return?</p> <p>22 A Yes.</p> <p>23 Q Okay. So you did say that to him?</p> <p>24 A Yes.</p> <p>25 Q So, in other words, if they -- "If you</p> |

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| <p style="text-align: center;">141</p> <p>1 guys want information from me, you got to give me<br/>2 something back?"</p> <p>3 A Correct.</p> <p>4 Q Like money?</p> <p>5 A Correct.</p> <p>6 Q Okay. So the information, from your<br/>7 point of view on that day, was for sale, right?</p> <p>8 A Correct.</p> <p>9 Q Okay. And did you even mention the<br/>10 information is not only for sale, but you're going<br/>11 to have to come up with ten grand?</p> <p>12 A Maybe.</p> <p>13 Q Well, you're laughing.</p> <p>14 A Maybe, yeah.</p> <p>15 Q I think you remember that.</p> <p>16 A Yeah.</p> <p>17 Q Okay.</p> <p>18 A Maybe.</p> <p>19 Q So in response to the gentleman from<br/>20 Transamerica asking you for information about this<br/>21 whole episode, your response was, "You pay me ten<br/>22 grand, I'll give you some information," basically?</p> <p>23 A Could be, yeah.</p> <p>24 Q Okay. Where -- where are you living<br/>25 right now?</p>                                                                                            | <p style="text-align: center;">143</p> <p>1 here, the FBI might come back." He said, "So<br/>2 leave, and don't come back."</p> <p>3 Q Okay.</p> <p>4 A And that was it.</p> <p>5 Q So you had nowhere to go?</p> <p>6 A No.</p> <p>7 Q And so you've been at this casino for<br/>8 about seven or eight days?</p> <p>9 A Correct.</p> <p>10 Q And who's been paying the bill?</p> <p>11 A I'm not sure.</p> <p>12 Q You haven't been paying the bill.</p> <p>13 A How do you know?</p> <p>14 Q Well, because Mr. Vilker told me that<br/>15 the federal government was paying the bill, that's<br/>why.</p> <p>16 A I just had to throw that in there.</p> <p>17 Q Are you aware of that?</p> <p>18 A Yes.</p> <p>19 Q Are you aware of the fact that a company<br/>20 associated with Transamerica is also -- has also<br/>21 paid part of your expenses?</p> <p>22 A Yes.</p> <p>23 Q Okay. So for the past week, and I don't<br/>24 know -- how long is that going to continue? Did</p>            |
| <p style="text-align: center;">142</p> <p>1 A At the Palace Station Casino.</p> <p>2 Q Okay. Is that a hotel? I'm not<br/>3 familiar.</p> <p>4 A It's a casino.</p> <p>5 Q It's a casino.</p> <p>6 And how long have you stayed there?</p> <p>7 A Seven days, eight days.</p> <p>8 Q Okay. What happened seven or eight days<br/>9 ago that you were not in your home and that you<br/>10 were at a casino living?</p> <p>11 A Well, we were staying with my wife's<br/>12 brother. We moved out of 3555 Lake Mead, and we<br/>13 went to my brother and stayed there. And then we<br/>14 were out and we came back, and her brother turned<br/>15 around and advised us, he said, "Here's your bags.<br/>16 Leave."</p> <p>17 Q Okay.</p> <p>18 A "And don't come back."</p> <p>19 Q And you have --</p> <p>20 A And I said, "Why?"</p> <p>21 And he said, "The FBI was here from<br/>22 Rhode Island. One was a lady, and one was a guy."<br/>23 He said, "I don't need the FBI at my house."</p> <p>24 Q Okay.</p> <p>25 A He said, "So as long as you guys are</p> | <p style="text-align: center;">144</p> <p>1 they tell you?</p> <p>2 A Yeah.</p> <p>3 Q Until when?</p> <p>4 A Today.</p> <p>5 Q Today. Once you've been -- once you've<br/>6 been deposed, they're not going to pay the bill<br/>7 anymore?</p> <p>8 A No.</p> <p>9 Q Okay. But until you're being deposed,<br/>10 they're paying you -- paying the bill for you,<br/>11 both of those entities, right?</p> <p>12 A I -- I guess, yeah.</p> <p>13 Q Well, you were the one who said on<br/>14 October 11th --</p> <p>15 A I just answered your question.</p> <p>16 Q Yeah, I know. I know.</p> <p>17 And you were the one on October 11th who<br/>18 said if they want the information, then you're<br/>19 going to expect something in return?</p> <p>20 A My favorite saying.</p> <p>21 Q Your favorite saying. I understand.</p> <p>22 It looks like they accomplished -- they<br/>23 accommodated your wishes?</p> <p>24 MR. VILKER: Objection.</p> <p>25 THE WITNESS: Well, they didn't do it</p> |

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| <p style="text-align: center;">145</p> <p>1 for money. They didn't do it for money, I'm<br/>2 telling you that right now.<br/>3 BY MR. PINE:<br/>4 Q Okay.<br/>5 A I went to Frank -- I mean, Frank came to<br/>6 me -- when I met Frank in my house, I started<br/>7 talking to Frank, and then he turned around and he<br/>8 set up -- he asked me, he said, "Can I set up a<br/>9 meeting?" And I said -- here or my house? And I<br/>10 said, "No." He said, "Can I set up a meeting<br/>11 somewhere?"<br/>12 I said, "Yes, you can."<br/>13 Q Right.<br/>14 A He said, "Will you go to it?"<br/>15 And I said, "Yes, I will." Okay. I<br/>16 went to that deposition. I gave a deposition.<br/>17 Q You gave a deposition? When?<br/>18 A Not -- I don't know when it was. It<br/>19 was --<br/>20 Q Well, this is a deposition.<br/>21 A Oh, all right.<br/>22 Q What -- what are you referencing?<br/>23 A Well, I turned around and -- you know, I<br/>24 talked to Frank.<br/>25 Q Right.</p> | <p style="text-align: center;">147</p> <p>1 A No. No.<br/>2 Q To the best --<br/>3 MR. VILKER: I think -- yeah, I think<br/>4 it might be a good time for a break.<br/>5 MR. PINE: Well, I -- do you need a<br/>6 break?<br/>7 THE WITNESS: Yeah.<br/>8 MS. GARVEY: Yes, he needs one.<br/>9 THE WITNESS: Do I ever need a break.<br/>10 MR. PINE: Fair enough. I would ask<br/>11 Mr. Vilker not to talk to the witness during<br/>12 cross.<br/>13 THE VIDEOGRAPHER: Off the record at<br/>14 12:43 p.m.<br/>15 (Whereupon, a short recess was<br/>16 taken.)<br/>17 THE VIDEOGRAPHER: On the record at<br/>18 12:57 p.m.<br/>19 BY MR. PINE:<br/>20 Q Mr. Garvey, before the prosecutor asked<br/>21 for a break, I was asking you about a meeting that<br/>22 you had -- that you were recalling with members of<br/>23 Transamerica.<br/>24 A Yes.<br/>25 Q And I was asking if you remembered who</p>              |
| <p style="text-align: center;">146</p> <p>1 A And he told me -- I don't know. I don't<br/>2 know what it was.<br/>3 Q Okay.<br/>4 A I don't know what it was.<br/>5 Q Do you remember having a phone<br/>6 conversation -- well, who else was at the meeting?<br/>7 A I don't know.<br/>8 Q Were there other people? When you say<br/>9 gave a deposition, that's what I'm trying to get<br/>to.<br/>11 A Yeah, there were other people.<br/>12 Q All right. Where was it?<br/>13 A It was at one of the casinos.<br/>14 Q And when was it?<br/>15 A I don't know.<br/>16 Q Well, more than a week ago, right?<br/>17 A Yeah, I would say so.<br/>18 Q Two weeks ago?<br/>19 A Yeah, I would say so.<br/>20 Q Okay. Was anybody from the federal<br/>21 government, FBI, postal, Mr. Vilker or somebody on<br/>22 his staff, was anybody else there from the<br/>23 government?<br/>24 A Can we come back to this question?<br/>25 Q Do you want to think about it?</p>                                 | <p style="text-align: center;">148</p> <p>1 else was at the meeting.<br/>2 A Lee.<br/>3 Q Okay. When you say Lee, Mr. Vilker?<br/>4 A Yeah. Mr. Vilker. This man, this man,<br/>5 this man.<br/>6 Q All right. You're referencing<br/>7 Mr. Souza, the postal inspector, and Mr. McAdams?<br/>8 A Right.<br/>9 Q Was that meeting out here or back in<br/>10 Rhode Island?<br/>11 A It was here.<br/>12 Q Here. Okay. So they flew out to<br/>13 interview you together?<br/>14 A Correct.<br/>15 Q To interview you together. Okay.<br/>16 Was Agent McDade from the FBI there?<br/>17 A I don't know.<br/>18 Q Okay. Do you recall any other people<br/>19 being there?<br/>20 A No.<br/>21 Q Okay. Did you -- did they ask you<br/>22 questions and you answered questions, I assume?<br/>23 A Something to that effect, yeah.<br/>24 Q Okay. Were you asked to sign any<br/>25 statements or anything like that?</p> |



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| <p style="text-align: center;">149</p> <p>1 A No.<br/>2 Q Was the meeting recorded in any way?<br/>3 A No.<br/>4 Q Okay. How long did the meeting last?<br/>5 A I think it was over in about a -- about<br/>6 an hour or two hours.<br/>7 Q Okay. I would ask if you have any<br/>8 records of that meeting?<br/>9 MR. VILKER: There are no -- that was<br/>10 attorney preparation of a witness for trial.<br/>11 BY MR. PINE:<br/>12 Q Okay. Was that the only time that you<br/>13 met with those people?<br/>14 A Yes.<br/>15 Q Okay. Now, at that meeting, was it<br/>16 discussed whether or not -- where you would be<br/>17 staying and who would be paying for the lodging?<br/>18 A No. No.<br/>19 Q Did that come about later?<br/>20 A Later.<br/>21 Q Okay. And who did you deal with in the<br/>22 discussions of how your lodging with your wife<br/>23 would be paid for?<br/>24 A Frank.<br/>25 Q Frank?</p>                                                                              | <p style="text-align: center;">151</p> <p>1 residence that you and your wife were moving to<br/>2 Idaho?<br/>3 A I did.<br/>4 Q Was that the truth?<br/>5 A It was a lie.<br/>6 Q That was a lie.<br/>7 And isn't it true that that statement<br/>8 happened well after the meeting that you had in<br/>9 your house where you were answering questions and<br/>10 feeling more comfortable with him?<br/>11 A I really -- I really don't know.<br/>12 Q Okay.<br/>13 A I really can't remember.<br/>14 Q But in any event, at the time that you<br/>15 told him that you were moving to Idaho in two or<br/>16 three weeks, that was -- that was a lie?<br/>17 A That's a lie, that's true.<br/>18 Q Okay. And, in fact, did you have a<br/>19 later phone conversation with Mr. Stevens in<br/>20 October of 2009?<br/>21 A I don't know. Pertaining to what?<br/>22 Q Pertaining to these events. He wanted<br/>23 to speak to you some more?<br/>24 A I don't recall.<br/>25 Q Okay.</p>                           |
| <p style="text-align: center;">150</p> <p>1 A Frank.<br/>2 Q Okay. On behalf of Transamerica?<br/>3 A I guess, wherever he works.<br/>4 Q Okay. Now, you said that by the time he<br/>5 had come back the second time and he was in your<br/>6 home for a while and you were answering questions,<br/>7 you felt like you got to know him a little better?<br/>8 A Uh-huh.<br/>9 Q And you trusted him, correct?<br/>10 A Correct.<br/>11 Q So that's why you were being forth --<br/>12 more forthcoming than originally?<br/>13 A Correct.<br/>14 Q Right.<br/>15 Do you recall him coming back towards<br/>16 the end of September after that second meeting<br/>17 that was happening in the earlier part of<br/>18 September?<br/>19 MR. MAGRATTEN: Objection to form.<br/>20 BY MR. PINE:<br/>21 Q Do you recall him coming to see you in<br/>22 late September?<br/>23 A I don't remember.<br/>24 Q Okay. Do you recall -- did you ever<br/>25 tell him in one of his meetings with you at your</p> | <p style="text-align: center;">152</p> <p>1 A To be honest with you.<br/>2 Q Did you ever tell Mr. Stevens that you<br/>3 had returned to Rhode Island to search for the<br/>4 person who was involved in stealing your identity?<br/>5 A No.<br/>6 Q You never said that to him?<br/>7 A No.<br/>8 Q Okay. Are you sure about that?<br/>9 A I'm positive.<br/>10 Q Okay.<br/>11 A I'm positive.<br/>12 Q As sure as anything else you've talked<br/>13 about?<br/>14 A I'm positive, 100 percent.<br/>15 Q Okay. I'm not asking you whether you<br/>16 returned to Rhode Island, I'm asking you whether<br/>17 you told him you returned to Rhode Island.<br/>18 A No, I told him I was going to Idaho.<br/>19 And then when we got back, I seen Frank.<br/>20 Q Right.<br/>21 A I did tell him I went to Rhode Island.<br/>22 Q Okay. All right. So just to clarify,<br/>23 I'm not asking you whether you did go to Rhode<br/>24 Island. I'm asking you whether you told Frank you<br/>25 went to Rhode Island.</p> |



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Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">153</p> <p>1 A Yes, Yes.<br/>2 Q All right. And that you had -- and that<br/>3 wasn't true, because you didn't go to<br/>4 Rhode Island?<br/>5 A That was true.<br/>6 Q What's that?<br/>7 A That was true.<br/>8 Q What's true?<br/>9 A I went to Rhode Island.<br/>10 Q When?<br/>11 A When I went to Idaho. I didn't go to<br/>12 Idaho, I went to Rhode Island.<br/>13 Q Okay. When did you go to Rhode Island?<br/>14 A After I got the papers from Mr. Raymour<br/>15 that I had to sign.<br/>16 Q Okay. So you were able to travel to<br/>17 Rhode Island sometime in September of 2009?<br/>18 A Whatever it was.<br/>19 Q And how did you get there?<br/>20 A I drove.<br/>21 Q With your wife?<br/>22 A Yeah.<br/>23 Q Okay. The two of you drove cross<br/>24 country?<br/>25 A I did.</p>                                                                                                                                                        | <p style="text-align: center;">155</p> <p>1 bit?<br/>2 Q Go ahead.<br/>3 A Okay. After I got the papers, I called<br/>4 Margo Meo, and I turned around and told her that I<br/>5 received papers from Raymour, and that he wanted<br/>6 me to sign these papers. And I said, "They got my<br/>7 name written all over them, whatever." And I<br/>8 said, "He offered me \$3,000."<br/>9 And I said, "I want to bring them down<br/>10 to you. I want you to take a look at them and<br/>11 tell me what you know about them." I said, "Can I<br/>12 park my car in your yard?" She said, "Yes."<br/>13 Okay. Then she said -- they call me PJ,<br/>14 right, nickname. She says, "PJ, I got to go,<br/>15 right now. Right now. I'll call you right back."<br/>16 That was the last time I heard from<br/>17 Margo. I told Diane, "Get your clothes together,<br/>18 whatever. We're going to Rhode Island."<br/>19 Q Okay.<br/>20 A We went down to Rhode Island. I went to<br/>21 Margo's house. Rang the door, no answer. Both<br/>22 cars were there. Okay. All seven cars were in<br/>23 the vicinity. Okay. She wouldn't answer the<br/>24 door.<br/>25 Called her phone, she wouldn't answer</p> |
| <p style="text-align: center;">154</p> <p>1 Q And when you go to Rhode Island, how<br/>2 long did you spend there?<br/>3 A One night.<br/>4 Q And then what did you do?<br/>5 A I drove back.<br/>6 Q Okay. So in -- was this in September of<br/>7 2009?<br/>8 A Whatever it was, yeah.<br/>9 Q Okay. So how many days did it take you<br/>10 to drive to Rhode Island?<br/>11 A I got to Rhode Island in three and a<br/>12 half days, and I got back here in three and a half<br/>13 days.<br/>14 Q And you were able to do that physically<br/>15 in your condition?<br/>16 A I didn't drive. My wife did.<br/>17 Q Right. But I'm saying, making the trip?<br/>18 A Yeah. I just sat back, that's all.<br/>19 Q Okay. When you got to Rhode Island for<br/>20 that day, what did you do?<br/>21 A Well, I went to see Margo. But in order<br/>22 to give you this story, I have to back up a little<br/>23 bit.<br/>24 Q All right.<br/>25 A Will you allow me to back up a little</p> | <p style="text-align: center;">156</p> <p>1 her phone. Called her cell phone, she wouldn't<br/>2 answer her cell phone. I waited, waited, waited,<br/>3 waited. Next morning came, so I pull the car out<br/>4 onto the street. Okay.<br/>5 Q Where did you stay overnight?<br/>6 A In the car.<br/>7 Q In the car. Okay.<br/>8 A I pulled the car out on the street, and<br/>9 I said, "I'll catch her when she goes to work, you<br/>10 know, and I'll ask her then."<br/>11 Okay. Well, just before -- when she got<br/>12 ready to go to work, she jumped on her cell phone<br/>13 and called me on my cell phone. And she ranted<br/>14 and raved and screamed. She wasn't making no<br/>15 sense.<br/>16 She said to me, "I know what you're<br/>17 trying to do to Raymour." She says, "After he's<br/>18 been so good to you and given you money, and<br/>19 you're trying to do this to him."<br/>20 I said, "Margo, what are you talking<br/>21 about? Do what?"<br/>22 Q Okay.<br/>23 A Now --<br/>24 Q All right. Let me just ask a question.<br/>25 So did you ever meet with her, or did</p>                                                                                              |



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| <p style="text-align: center;">157</p> <p>1       you just speak with her?</p> <p>2       A   I spoke with her.</p> <p>3       Q   Okay.</p> <p>4       A   And Danny was there, too.</p> <p>5       Q   Who is Danny?</p> <p>6       A   Danny is her built-in boyfriend, I<br/>7       guess.</p> <p>8       Q   Okay. All right.</p> <p>9       Did you -- did you do anything else<br/>10      while you were in Rhode Island, other than<br/>11      speaking to her?</p> <p>12      A   No. I turned around and I -- I changed<br/>13      the oil in the car, had it changed, whatever,<br/>14      right. Got some coffee, and then headed back.</p> <p>15      Q   What, three days back? Another three<br/>16      days on the road back?</p> <p>17      A   Three and a half days.</p> <p>18      Q   Three and a half days.</p> <p>19      And whose car did you take?</p> <p>20      A   Mine.</p> <p>21      Q   Okay.</p> <p>22      A   My wife's.</p> <p>23      Q   Your wife's.</p> <p>24      Is that a Rhode Island or a Las Vegas<br/>25      car -- or a Nevada car?</p>                                                                                                                          | <p style="text-align: center;">159</p> <p>1       A   I told him I got a call from the FBI.</p> <p>2       Q   Yeah. Okay.</p> <p>3       Did you tell him in that same</p> <p>4       conversation that -- did you ask him to call back<br/>5       a few days later when you had a new location?</p> <p>6       A   I don't recall.</p> <p>7       Q   Okay. Did you tell him that you would<br/>8       be willing to meet with attorneys from a law firm<br/>9       known as Pierce Atwood?</p> <p>10      A   I don't know who Pierce Atwood is.</p> <p>11      Q   Okay. Did you tell him that you would<br/>12      be willing to meet with representatives of<br/>13      Transamerica, a company that he was --</p> <p>14      A   Yes.</p> <p>15      Q   Okay. So you did indicate at that point<br/>16      a willingness --</p> <p>17      A   Yeah, right.</p> <p>18      Q   -- to meet with those folks?</p> <p>19      A   Yeah, correct.</p> <p>20      Q   Did you also tell Frank on that occasion<br/>21      that you would either clam up or disappear<br/>22      altogether if you were not compensated for your<br/>23      time and knowledge of the case? Did you tell him<br/>24      that?</p> <p>25      A   Not -- no, not like that.</p> |
| <p style="text-align: center;">158</p> <p>1       A   Nevada car.</p> <p>2       Q   Okay. So when you told Mr. Stevens,<br/>3       Frank, that you had returned to Rhode Island to<br/>4       search for a person, that was true?</p> <p>5       A   Yeah, it was.</p> <p>6       Q   Okay.</p> <p>7       A   But I didn't tell him I went to Rhode<br/>8       Island to search for a person.</p> <p>9       Q   Okay. But you did tell him you went to<br/>10      Rhode Island?</p> <p>11      A   I went to Rhode Island.</p> <p>12      Q   Okay. Did you also tell him that you --<br/>13      you had received a call from the FBI?</p> <p>14      A   I don't -- I don't recall.</p> <p>15      Q   Did you get a call from the FBI at some<br/>16      point from an Agent Pamela McDade, a female?</p> <p>17      A   I think I did.</p> <p>18      Q   Okay. Did you speak with her?</p> <p>19      A   No.</p> <p>20      Q   And did she ask you any questions about<br/>21      this?</p> <p>22      A   I just hung up.</p> <p>23      Q   In that -- and did you tell Frank that<br/>24      in October of 2009, that Agent McDade had called<br/>25      you, and that you didn't speak to her?</p> | <p style="text-align: center;">160</p> <p>1       Q   Sounds similar to what you said before?</p> <p>2       A   Yeah, but not like that. I would clam<br/>3       up, no, I wouldn't say that.</p> <p>4       Q   Did you use that phrase?</p> <p>5       A   No. I just turned around and told him,<br/>6       I said, "Look," I said, "I'm not going to say<br/>7       nothing. I'm not going to get into this."</p> <p>8       Q   Unless?</p> <p>9       A   Unless, you know --</p> <p>10      Q   You're compensated?</p> <p>11      A   Yeah, reimbursed or compensated. But<br/>12      not clam up.</p> <p>13      Q   Isn't it true that in the spring of<br/>14      2008, at the time that you wrote these letters<br/>15      about Raymour and Mr. Caramadre, that you also<br/>16      referred people to them to be helped? Do you<br/>17      recall that?</p> <p>18      A   Yeah, I do.</p> <p>19      Q   Did you refer a guy --</p> <p>20      A   One person, yeah.</p> <p>21      Q   A guy named Bruce?</p> <p>22      A   Bruce, yeah.</p> <p>23      Q   And who was Bruce? A friend of yours?</p> <p>24      A   No, just a guy that used to hang out in<br/>25      the city, and I would see him when I would go to</p>                    |

Patrick Garvey

November 20, 2009

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| <p style="text-align: center;">161</p> <p>1 the city.</p> <p>2 Q Right. And you --</p> <p>3 A And you used to protect my wife. When</p> <p>4 my wife used to get out of work and go to the</p> <p>5 city, she would make sure nobody bothered her.</p> <p>6 Q Is Bruce a big guy?</p> <p>7 A Yeah, he's a big guy.</p> <p>8 Q And you referred Bruce to Raymour --</p> <p>9 A I did.</p> <p>10 Q -- so that he could participate in the</p> <p>11 program --</p> <p>12 A I did.</p> <p>13 Q -- that you were participating in?</p> <p>14 A I did.</p> <p>15 Q Right? Did you ever tell Raymour that</p> <p>16 he might get a call from another woman that you</p> <p>17 had met at a doctor's appointment or something?</p> <p>18 A No.</p> <p>19 Q Do you recall that?</p> <p>20 A No, I don't recall that.</p> <p>21 Q Some woman that had a family member die</p> <p>22 of cancer, and you knew of a guy named Raymour?</p> <p>23 A No, you got -- you got me mixed up with</p> <p>24 Danny. That's Margo's boyfriend.</p> <p>25 Q All right.</p> | <p style="text-align: center;">163</p> <p>1 Q Well, you said that that was -- are you</p> <p>2 sure about that?</p> <p>3 A I'm positive.</p> <p>4 Q All right.</p> <p>5 A I'm positive.</p> <p>6 Q Positive about that as anything else?</p> <p>7 A That's right.</p> <p>8 Q Okay.</p> <p>9 A I'm positive.</p> <p>10 Q You got 2,000 in January through a</p> <p>11 check?</p> <p>12 A Yeah.</p> <p>13 Q That's been marked as an exhibit.</p> <p>14 A Yeah.</p> <p>15 Q You got 2,000 again in another check in</p> <p>16 January?</p> <p>17 A Yeah.</p> <p>18 Q And you got a thousand in cash also?</p> <p>19 A Correct.</p> <p>20 Q Let me show -- I'm going to ask that</p> <p>21 this be marked Defendants' C, I guess.</p> <p>22 I'm going to show you this. Do you</p> <p>23 recognize what is going to be marked as</p> <p>24 Defendants' C?</p> <p>25 (Exhibit C was marked for</p>                                                                                                                                                                                                                |
| <p style="text-align: center;">162</p> <p>1 A Raymour gave her \$1,000, I believe.</p> <p>2 Q But it wasn't a referral from you?</p> <p>3 A No.</p> <p>4 Q Just Bruce?</p> <p>5 A I believe it was \$1,000.</p> <p>6 Q Okay.</p> <p>7 A He got that from Margo. Margo set it</p> <p>8 up. It was Danny's wife, and after two -- soon</p> <p>9 after that, I guess the divorce got paid off and</p> <p>10 went through, and Danny and Margo are living</p> <p>11 happily ever after.</p> <p>12 Q Did you ask Raymour for money before you</p> <p>13 came out to Las Vegas?</p> <p>14 A No. I asked him for money when I got</p> <p>15 here.</p> <p>16 Q Okay. And did he pay you --</p> <p>17 A No.</p> <p>18 Q -- money?</p> <p>19 A No.</p> <p>20 Q Do you recall getting a check from him</p> <p>21 for \$2,000 in April of 2008, in addition to the</p> <p>22 other \$2,000 checks that we've talked about?</p> <p>23 A I got a total of \$5,000 off of Raymour.</p> <p>24 Q And you said --</p> <p>25 A Nothing else.</p>                        | <p style="text-align: center;">164</p> <p>1 identification and is attached</p> <p>2 hereto.)</p> <p>3 MR. VILKER: I'm going to object to</p> <p>4 the admission of Exhibit C -- Defense Exhibit C.</p> <p>5 The only check that was ever turned over to us by</p> <p>6 the defense did not have the back of the check, so</p> <p>7 this is a new document. And just like the</p> <p>8 government has obligations to turn over documents</p> <p>9 to the defense in this case, the defense has</p> <p>10 obligations to turn over to the government.</p> <p>11 Since we have not been provided with</p> <p>12 a copy of this document, we're objecting to it</p> <p>13 being admitted or questioned about.</p> <p>14 MR. PINE: All right. Well, I'm</p> <p>15 going to ask --</p> <p>16 THE WITNESS: I never seen this.</p> <p>17 Never.</p> <p>18 BY MR. PINE:</p> <p>19 Q So you don't recognize --</p> <p>20 A No.</p> <p>21 Q -- that top part of the document?</p> <p>22 A It was never given to me.</p> <p>23 Q Okay.</p> <p>24 A Not that check.</p> <p>25 Q Do you recognize your signature on the</p> |



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| <p style="text-align: center;">165</p> <p>1 back?<br/>2 A Nope. That's not my signature.<br/>3 Q Okay.<br/>4 A Listen to me, Mr. Pine. I got \$5,000<br/>5 off of Raymour.<br/>6 Q Okay.<br/>7 A If I got six, I would tell you six.<br/>8 Q Okay.<br/>9 A 5,000. Not this. This check, I never<br/>10 seen this check.<br/>11 Q All right.<br/>12 A I don't know where that check came from.<br/>13 Q Do you see that notation on the top, it<br/>14 says, "Rhode Island ID number"? What number is<br/>15 there?<br/>16 A 51474.<br/>17 Q Is there a 1 -- 18?<br/>18 A 18, yeah.<br/>19 Q -- 51474?<br/>20 A Yeah.<br/>21 Q What is your license number?<br/>22 A 1851474. Yeah.<br/>23 Q It appears to match?<br/>24 A Yeah.<br/>25 Q And that's a notation on this check</p>                                                                                                                                                                                                                                                  | <p style="text-align: center;">167</p> <p>1 Q And you agree that the ID number on the<br/>2 top part is exact -- is an exact match for your<br/>3 license number? Do you agree with that?<br/>4 A Yeah. I also agree that he had my<br/>5 social security number and my identification<br/>6 number.<br/>7 Q Okay. You agree the check is made out<br/>8 to you?<br/>9 A Yep.<br/>10 Q For \$2,000?<br/>11 A Correct.<br/>12 Q Okay. April 14th of '08?<br/>13 A I didn't get that check.<br/>14 Q All right. You're still sure about<br/>15 that?<br/>16 A I'm positive.<br/>17 Q Okay.<br/>18 A Unless -- unless it -- one of them other<br/>19 checks is not right, but he never gave me \$6,000,<br/>20 no way.<br/>21 MR. MAGRATTEN: May I see that<br/>exhibit, please.<br/>22 MR. PINE: Sure.<br/>23 THE WITNESS: Lee --<br/>24 MR. VILKER: You have to --</p>                         |
| <p style="text-align: center;">166</p> <p>1 which would be a reflection of if somebody cashed<br/>2 it, isn't it? Isn't that what the bank does when<br/>3 you cash a check?<br/>4 A No. No, unless somebody turned around<br/>5 and just wrote it on there. Somebody could have<br/>6 wrote that on there before it went to the bank,<br/>7 before it went anywhere.<br/>8 Q Okay. Well, there is a stamp from<br/>9 Citizens on the back of that check, isn't there?<br/>10 A That's what it is, yeah.<br/>11 Q And there's a name on the back of the<br/>12 check of Patrick Garvey, correct?<br/>13 A I'm telling you, I didn't get that<br/>14 check. You -- you got too many checks. Too many<br/>15 checks. Okay.<br/>16 Q Just --<br/>17 A One of them is bogus.<br/>18 Q All right. You agree that your name is<br/>19 on the back?<br/>20 A Yep.<br/>21 Q You agree that it's endorsed by<br/>22 Citizens, it's stamped by Citizens?<br/>23 A Yeah.<br/>24 Q Correct? On April 15th of '08, correct?<br/>25 A Yeah.</p> | <p style="text-align: center;">168</p> <p>1 MR. PINE: You're not allowed to talk<br/>2 now.<br/>3 THE WITNESS: Oh.<br/>4 MR. PINE: I have nothing further.<br/>5 Thank you, Mr. Garvey. Somebody else is going to<br/>6 have a turn, so --<br/>7 MR. VILKER: Okay. Anybody in Rhode<br/>8 Island want to take over?<br/>9 MR. FLANDERS: Yes, I have a few<br/>10 questions.<br/>11<br/>12 CROSS-EXAMINATION<br/>13 BY MR. FLANDERS:<br/>14 Q This is Robert Flanders, and I'm an<br/>15 attorney for Mr. Joseph Caramadre.<br/>16 A Yes, Mr. Flanders.<br/>17 Q Is it still morning in Las Vegas?<br/>18 A I haven't looked outside. I think it<br/>19 is.<br/>20 Q Okay. Well, good morning, then.<br/>21 Is it true, Mr. Garvey, that even as we<br/>22 speak today, that you have never met with<br/>23 Mr. Caramadre?<br/>24 A That's true.<br/>25 Q Okay. So whatever you know about</p> |



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| <p style="text-align: center;">169</p> <p>1 Mr. Caramadre was told to you by others; is that<br/>2 right?</p> <p>3 A Raymour.</p> <p>4 Q All right. And this woman, Margo, you<br/>5 mentioned, said some things about Mr. Caramadre,<br/>6 as well?</p> <p>7 A She might have.</p> <p>8 QOkay. In any event, you haven't met<br/>9 with him, and you never have tried to contact him?</p> <p>10 A No, sir.</p> <p>11 MR. PINE: Bob, could I -- not to<br/>12 interrupt. Could you lean forward so that you're<br/>13 in the camera view. Right now you're not.</p> <p>14 MR. FLANDERS: Certainly. I'm sorry.</p> <p>15 MR. PINE: That's fine. Thank you.</p> <p>16 BY MR. FLANDERS:</p> <p>17 QOkay. So you've been shown a bunch of<br/>18 documents today that appear to have a signature on<br/>19 them that has your name; is that right?</p> <p>20 A Yes, sir.</p> <p>21 Q And some of them you told them -- you<br/>22 told us that it appears to be your signature,<br/>23 correct?</p> <p>24 A Yes, sir.</p> <p>25 Q And others you're not sure about?</p> | <p style="text-align: center;">171</p> <p>1 he had any reason to believe that those weren't<br/>2 your signatures on them?</p> <p>3 A No.</p> <p>4 MR. MAGRATTEN: Objection.</p> <p>5 THE WITNESS: No.</p> <p>6 BY MR. FLANDERS:</p> <p>7 QOkay. And do you have any reason to --<br/>8 to believe that Mr. Caramadre knew that any of<br/>9 these documents had been altered in any way from<br/>10 when they were shown to you?</p> <p>11 MR. MAGRATTEN: Objection.</p> <p>12 MR. VILKER: Objection.</p> <p>13 You can answer the question.</p> <p>14 THE WITNESS: I'll say no.</p> <p>15 BY MR. FLANDERS:</p> <p>16 Q And isn't it the case that as a result<br/>17 of your interactions with Raymour, that you had a<br/>18 very good feeling about Mr. Caramadre?</p> <p>19 A I did.</p> <p>20 Q In fact, you told Raymour and<br/>21 Mr. Caramadre that you were willing, because of<br/>22 the fact that they paid you money, to help them<br/>23 out?</p> <p>24 A No.</p> <p>25 Q You didn't tell them that?</p>          |
| <p style="text-align: center;">170</p> <p>1 A Yes, sir.</p> <p>2 Q And others you don't think it appears to<br/>3 be your signature?</p> <p>4 A No.</p> <p>5 Q Is -- in other words, do -- some of<br/>6 those signatures don't appear to match what you<br/>7 believe to be your signature?</p> <p>8 A That's correct.</p> <p>9 Q But is it fair to say that even you, in<br/>10 looking at them, had some difficulty in making a<br/>11 decision as to whether it was your signature or<br/>12 not?</p> <p>13 A Yes.</p> <p>14 Q Now, do you have any reason to believe,<br/>15 as we sit here today, that Mr. Caramadre knew that<br/>16 any of those signatures weren't yours?</p> <p>17 MR. MAGRATTEN: Objection.</p> <p>18 MR. VILKER: Yeah, the government<br/>19 joins in that objection.</p> <p>20 MR. PINE: You can answer.</p> <p>21 THE WITNESS: Repeat the question,<br/>22 please.</p> <p>23 BY MR. FLANDERS:</p> <p>24 Q Do you have any reason to believe that<br/>25 when Mr. Caramadre received these documents, that</p>                         | <p style="text-align: center;">172</p> <p>1 A No, I didn't.</p> <p>2 Q Well, take a look at Exhibit 26, please.</p> <p>3 That's the letter you wrote to Mr. Caramadre.</p> <p>4 MR. PINE: 26?</p> <p>5 MR. VILKER: 26.</p> <p>6 MR. PINE: Let me see if I can help<br/>7 you here. I don't know if they're in order.</p> <p>8 Let me see if I can find mine. I'm<br/>9 just going to -- I have my copy of it, Bob. 26.</p> <p>10 BY MR. FLANDERS:</p> <p>11 Q Is this a copy of a letter that you<br/>12 wrote --</p> <p>13 A Right.</p> <p>14 Q -- to Mr. Caramadre --</p> <p>15 A Correct.</p> <p>16 Q -- in February of 2008?</p> <p>17 A Correct.</p> <p>18 Q And that's your signature at the bottom?</p> <p>19 A Correct.</p> <p>20 Q And right before you signed your name to<br/>21 this document, you said, and I'm quoting, "While<br/>22 I'm still around, if you need my help for any<br/>23 reason, please get in touch with me, and I will be<br/>24 there for you."</p> <p>25 Did you tell Mr. Caramadre that?</p> |

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| <p style="text-align: center;">173</p> <p>1 A In this -- in this letter, yes, I did.<br/>   2 Q Okay. And did you mean it?<br/>   3 A Yes, I did, but not -- not in a -- in a<br/>   4 way to bring people to Raymour or in a way to turn<br/>   5 around and do anything illegal. I meant if he<br/>   6 needed help landscaping, I do landscaping. I<br/>   7 would be more than glad to come over and give him<br/>   8 a good price or do it for nothing or whatever.<br/>   9 That's the way I meant that.</p> <p>10 Q Do you think that you have done anything<br/>   11 illegal for Mr. Caramadre?</p> <p>12 A I ain't done nothing illegal, for<br/>   13 Mr. Caramadre or anybody else.</p> <p>14 Q Do you think Mr. Caramadre has?</p> <p>15 A Yes, I do.</p> <p>16 MR. VILKER: Objection. Objection.</p> <p>17 BY MR. FLANDERS:</p> <p>18 Q And why?</p> <p>19 MR. VILKER: Objection, again.</p> <p>20 BY MR. FLANDERS:</p> <p>21 Q What is that?</p> <p>22 A Let me -- let me rephrase that again.<br/>   23 All right?</p> <p>24 Q Sure.</p> <p>25 A I don't know about Mr. Caramadre, but --</p> | <p style="text-align: center;">175</p> <p>1 BY MR. FLANDERS:<br/>   2 Q So do you think that because you're here<br/>   3 testifying and into this, as you say, that Raymour<br/>   4 and Mr. Caramadre may have done something illegal?</p> <p>5 A Why would Mr. Raymour want me to sign<br/>   6 these documents that were color-coded and get them<br/>   7 back to him right away?</p> <p>8 MR. PINE: Move to strike,<br/>   9 nonresponsive.</p> <p>10 THE WITNESS: Huh?</p> <p>11 BY MR. FLANDERS:</p> <p>12 Q Do you think that indicated that he did<br/>   13 something illegal?</p> <p>14 A Yes, I do.</p> <p>15 Q And what is that?</p> <p>16 A I don't know. I don't know. But I<br/>   17 think he did.</p> <p>18 Q Have you been convicted of any crimes,<br/>   19 sir?</p> <p>20 A No.</p> <p>21 Q You've got a clean criminal record?</p> <p>22 A I believe so.</p> <p>23 Q Are you sure about that?</p> <p>24 A Yeah, I'm sure about that.</p> <p>25 Q Have you given any exemplars of your</p>                                                         |
| <p style="text-align: center;">174</p> <p>1 Q Well, that's -- all I'm asking you about<br/>   2 is Mr. Caramadre.</p> <p>3 A Okay.</p> <p>4 Q Do you have any reason to believe that<br/>   5 he's done anything illegal?</p> <p>6 MR. VILKER: Objection.</p> <p>7 MR. MAGRATTEN: Objection. Let the<br/>   8 witness answer his question, please.</p> <p>9 THE WITNESS: Through Raymour, he<br/>   10 might have done something illegal. That's what<br/>   11 I'm saying.</p> <p>12 BY MR. FLANDERS:</p> <p>13 Q What? What?</p> <p>14 A Through Raymour.</p> <p>15 MR. PINE: Move to strike.</p> <p>16 BY MR. FLANDERS:</p> <p>17 Q What, sir? What?</p> <p>18 A Well, I'm here. Look at me, look at<br/>   19 what I'm in to.</p> <p>20 Q What do you mean look at you and what<br/>   21 you're in to? What are you in to?</p> <p>22 MR. VILKER: Objection.</p> <p>23 THE WITNESS: Testifying here,<br/>   24 testifying there, doing this, doing that. I ain't<br/>   25 done nothing wrong.</p>                                                                                                         | <p style="text-align: center;">176</p> <p>1 signature to the government? Have you signed<br/>   2 documents for the government with your name on it?</p> <p>3 A Are you talking about the people here?</p> <p>4 Q Any of them that are there or anybody<br/>   5 else with the government.</p> <p>6 A Not that I know of.</p> <p>7 Q They haven't asked to have you sign a<br/>   8 document showing them your signature?</p> <p>9 A Not that I know of.</p> <p>10 Q Now, isn't it true that you willingly<br/>   11 gave Raymour information showing him your<br/>   12 identity, including your social security number<br/>   13 and other information that's unique to you?</p> <p>14 MR. MAGRATTEN: Objection.</p> <p>15 THE WITNESS: That's unique to me?</p> <p>16 BY MR. FLANDERS:</p> <p>17 Q Yes.</p> <p>18 A You mean that's that -- that's mine?</p> <p>19 Q That's yours.</p> <p>20 A Yes.</p> <p>21 Q And you willingly gave that to him?</p> <p>22 A I did.</p> <p>23 Q And knew he took that away with him,<br/>   24 correct?</p> <p>25 A Yes, I did.</p> |



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| <p style="text-align: center;">177</p> <p>1 Q And you allowed him to use that, right?<br/>   2 A Yes, I did. He told me that --<br/>   3 Q You expect --<br/>   4 A He told me that he -- he would have to<br/>   5 turn around and Xerox it off. He needed it for<br/>   6 his files.<br/>   7 Q And that was okay by you?<br/>   8 A That was okay by me. At that time I --<br/>   9 Q And you --<br/>   10 A At that time I trusted Raymour.<br/>   11 Q And you expected that he would give that<br/>   12 to Mr. Caramadre for his use, as well, correct?<br/>   13 A I don't know what he was going to do<br/>   14 with it, to be honest with you.<br/>   15 Q But you knew, according to what he told<br/>   16 you, that he worked for Mr. Caramadre?<br/>   17 A Right.<br/>   18 Q Right?<br/>   19 A Correct.<br/>   20 Q And that what he was doing was on behalf<br/>   21 of Mr. Caramadre?<br/>   22 A Correct.<br/>   23 Q Including obtaining and using your<br/>   24 identification information?<br/>   25 MR. MAGRATTEN: Objection to form.</p>                                                                                                                   | <p style="text-align: center;">179</p> <p>1 MR. MAGRATTEN: Objection.<br/>   2 MR. VILKER: Objection.<br/>   3 THE WITNESS: No, I wasn't giving no<br/>   4 information to -- all I gave -- I gave him my<br/>   5 social security number. He said he needed it.<br/>   6 Okay.<br/>   7 BY MR. FLANDERS:<br/>   8 Q And you -- and you gave him that?<br/>   9 A I provided it to him, yes.<br/>   10 Q And you gave it to him willingly?<br/>   11 A Yes.<br/>   12 Q He didn't coerce it from you, right?<br/>   13 MR. MAGRATTEN: Objection.<br/>   14 THE WITNESS: Well, there was a<br/>   15 little talk in between. All -- I'm going -- see,<br/>   16 he's never asked me for any identification. He<br/>   17 turned around and said to me something like,<br/>   18 "Well, I'm going to need to see your social<br/>   19 security number, and I'm not going to need to see<br/>   20 your driver's license."<br/>   21 And I said, "I don't have a driver's<br/>   22 license."<br/>   23 He said, "Well, do you have any<br/>   24 identification?"<br/>   25 I said, "Yes."</p>                                      |
| <p style="text-align: center;">178</p> <p>1 BY MR. FLANDERS:<br/>   2 Q Is that right?<br/>   3 A Well, I didn't know he was going to use<br/>   4 that, and I didn't know that Caramadre was going<br/>   5 to get it. He didn't tell me. He just said he<br/>   6 needed my social security number, and he needed my<br/>   7 driver's license or my identification. Do I have<br/>   8 it? And I said, "Yes, I do."<br/>   9 I showed him both -- both pieces, and he<br/>   10 said to me, "Is there a place where I can have<br/>   11 these faxed off?"<br/>   12 I said, "Up the street, you go up the<br/>   13 street, it's a gas station." He had them faxed<br/>   14 off, came back, gave me back my identification,<br/>   15 and that was it. He left.<br/>   16 Q And he kept the copies that he had made,<br/>   17 right?<br/>   18 A Right, correct.<br/>   19 Q And that was fine -- that was okay with<br/>   20 you?<br/>   21 A Yes, it was. At the time, yes.<br/>   22 Q Okay. And at the time you were being<br/>   23 paid, and you understood that in return for being<br/>   24 paid, you were giving certain information to<br/>   25 Raymour, right?</p> | <p style="text-align: center;">180</p> <p>1 He said, "Well, I'm going to need to<br/>   2 see that this time," and with that --<br/>   3 BY MR. FLANDERS:<br/>   4 Q And he told -- and he told you he needed<br/>   5 that to open the account that he was --<br/>   6 A No, he didn't.<br/>   7 Q Right?<br/>   8 MR. MAGRATTEN: Objection.<br/>   9 THE WITNESS: No. No, he didn't. He<br/>   10 never said that.<br/>   11 BY MR. FLANDERS:<br/>   12 Q Well, when he gave you the check for the<br/>   13 \$2,000 that's been marked as Exhibit 2, it said<br/>   14 "New account, bonds," at the bottom left, didn't<br/>   15 it? Take a look at it.<br/>   16 A He told me it's just -- he told me that<br/>   17 it's just a different way of writing out a check,<br/>   18 and the other checks were written out different.<br/>   19 Q But you admit, you took that check and<br/>   20 cashed it, right?<br/>   21 A Yes.<br/>   22 Q And it had on it, "New account, bonds"?   23 A Right. He didn't tell me what the<br/>   24 account or the bonds were for. He didn't tell me.<br/>   25 Q I understand that.</p> |

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| <p style="text-align: center;">181</p> <p>1 A He didn't tell me what I was getting<br/>2 into.<br/>3 Q But you knew it was an account? You<br/>4 knew it was an account, and you knew it was bonds?<br/>5 MR. MAGRATTEN: Objection to form.<br/>6 THE WITNESS: No, I didn't. No, I<br/>7 did not know it was an account or bonds. I -- he<br/>8 said, "This is the way we write some checks out,"<br/>9 that's all. He didn't say what it was for, what<br/>10 he was going to do with it, or nothing. I didn't<br/>11 think nothing of it. I thought if it reads, "New<br/>12 account and bonds," maybe that's where the money<br/>13 is coming from. I don't know.<br/>14 BY MR. FLANDERS:<br/>15 Q Weren't you agreeable to signing<br/>16 documents that Raymour presented to you and in<br/>17 some cases read to you in exchange for the money<br/>18 that you were being given?<br/>19 A No. Here was some --<br/>20 Q Are you trying --<br/>21 A There were some documents that I signed,<br/>22 but I'm telling you those are the ones that he<br/>23 brought over and said, "These have got to be<br/>24 signed," and (indicating), one, two, three, four.<br/>25 "Sign them," that was it.</p> | <p style="text-align: center;">183</p> <p>1 to sign them, right?<br/>2 MR. VILKER: Objection as to form.<br/>3 THE WITNESS: No. No.<br/>4 BY MR. FLANDERS:<br/>5 Q Wasn't he giving you money?<br/>6 A Yeah, he was giving me money, but I<br/>7 signed -- I signed them because he asked me to<br/>8 sign them.<br/>9 Q And you wouldn't have signed them if he<br/>10 hadn't given you the money, right?<br/>11 A Oh, yes, I would have.<br/>12 Q Oh, the money had nothing to do with you<br/>13 signing it?<br/>14 A No, the money had plenty to do with it.<br/>15 But I would have signed them. I would have signed<br/>16 them. I trusted him at that time, and I would<br/>17 have signed them.<br/>18 Q So what did the money have to do with<br/>19 it?<br/>20 MR. MAGRATTEN: Objection to form.<br/>21 MR. VILKER: Objection.<br/>22 BY MR. FLANDERS:<br/>23 Q You told us it had plenty to do with it,<br/>24 sir. What did it have to do with it?<br/>25 A The money -- he come over and gave me a</p> |
| <p style="text-align: center;">182</p> <p>1 Q Well, you also told us that he let you<br/>2 look at them and, in some cases, read them to you,<br/>3 right?<br/>4 A Not all of them, no. No. He read like<br/>5 one --<br/>6 Q But he read some of them to you?<br/>7 A One. Maybe one. Maybe one.<br/>8 Q You told us -- you told us that maybe<br/>9 one of the documents that you looked at, you<br/>10 looked at 40, 50 seconds, right?<br/>11 A Well --<br/>12 Q Did you?<br/>13 A I said that Raymour turned around and<br/>14 gave me -- no. Yeah, you're right.<br/>15 Q Yeah what?<br/>16 A Yes, you're right.<br/>17 Q That he did leave it in front of you for<br/>18 50 seconds?<br/>19 A I guess.<br/>20 Q Okay. And did he do anything to prevent<br/>21 you from reading the -- what was on the documents<br/>22 that you were signing?<br/>23 A No.<br/>24 Q The truth is, you were willing to sign<br/>25 the documents because Raymour was giving you money</p>                                                                                                                                                                                                                          | <p style="text-align: center;">184</p> <p>1 check for \$2,000 or whatever he come over to give<br/>2 it to me. He asked me to sign some documents, I<br/>3 signed the documents, that was it.<br/>4 Q And then you called him up and asked him<br/>5 to come back and pay you some more money, right?<br/>6 A This was later on.<br/>7 Q Yeah.<br/>8 A Yeah.<br/>9 Q And --<br/>10 A Correct.<br/>11 Q And he asked you to sign additional<br/>12 documents for the more money you wanted, right?<br/>13 A Correct.<br/>14 Q And you signed them?<br/>15 A Yes, I did.<br/>16 Q And you signed them willingly, correct?<br/>17 A Yes, I did.<br/>18 Q Now, did Raymour mention to you that you<br/>19 were going to be matched up with another person --<br/>20 A No.<br/>21 Q -- as an investor?<br/>22 A No.<br/>23 Q Never said anything about that?<br/>24 A No, never.<br/>25 Q But your memory about what happened is</p>                                                                                     |



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| 185                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 187                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 1 not very good, is it?<br>2 MR. MAGRATTEN: Objection.<br>3 MR. VILKER: Objection.<br>4 THE WITNESS: It's not bad. It's not<br>5 bad. I can -- I can remember the parts where he<br>6 turned around and got me in trouble. See, like<br>7 this here, hooking me up -- who is this Rodrigues<br>8 that got \$290,000 in my name? Who is she? I<br>9 never met her. I don't know her. And he's<br>10 getting -- I'm giving her \$290,000. Do I look<br>11 like I got \$290,000?<br>12 BY MR. FLANDERS:<br>13 Q Did you give 290,000 to anybody?<br>14 A No. I would have kept it for myself. I<br>15 wouldn't give it to nobody if I had it. I<br>16 wouldn't give it to nobody.<br>17 Q I believe that.<br>18 The truth is, sir, that you haven't<br>19 given any money to anybody, you have only taken<br>20 money from Raymour and Mr. Caramadre; isn't that<br>21 right?<br>22 MR. MAGRATTEN: Objection.<br>23 THE WITNESS: Well, I wouldn't say<br>24 taken it. I would say it was a gift, because<br>25 that's the way they put it in the flier, it's a | 1 A Right.<br>2 Q Right?<br>3 A Right. So who got the \$290,000?<br>4 Q Do you know whether Mr. Caramadre or<br>5 Raymour got any of that money?<br>6 A It went somewhere. I know she didn't<br>7 get it.<br>8 Q Do you know whether they got any of it?<br>9 A No, I don't.<br>10 Q Have you been harmed in any way by being<br>11 involved with Raymour or Mr. Caramadre?<br>12 MR. VILKER: Objection. And what do<br>13 you mean by "harmed"?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 14 BY MR. FLANDERS:<br>15 Q Have you lost any money, 1 cent?<br>16 A Yeah.<br>17 Q What is that?<br>18 A I had to drive to Rhode Island, drive<br>19 back from Rhode Island.<br>20 Q Did Mr. Caramadre or Raymour cause you<br>21 to -- do anything to cause you to drive to<br>22 Rhode Island?<br>23 A Yeah. Mr. Raymour sent me a package,<br>24 and I wanted Margo to see the package and tell me<br>25 what she knew about it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 186                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 188                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 1 gift.<br>2 BY MR. FLANDERS:<br>3 Q And the truth -- the truth is, you're<br>4 thousand of dollars richer from having met Raymour<br>5 than you would have been if he never came into<br>6 your life; isn't that right?<br>7 A I wouldn't -- I wouldn't say that.<br>8 Q Well, you wouldn't, but it's true, isn't<br>9 it? You haven't lost a dime, but you're thousands<br>10 of dollars richer because Raymour came into your<br>11 life?<br>12 A Well, you see, I made money from<br>13 Mr. Raymour because he --<br>14 Q You made money from him?<br>15 A Well, how did he get the money, the<br>16 \$290,000 to give Mrs. Rodrigues? So how much<br>17 money did he make or Mr. Caramadre? How much<br>18 money did they make?<br>19 Q Do you have -- do you know whether they<br>20 made or lost any money?<br>21 A It said \$290,000 between Mrs. Rodrigues,<br>22 that I gave it to her. I didn't give her no<br>23 200 --<br>24 Q You didn't give anybody any money, you<br>25 just took money, sir?                                              | 1 Q But that was a decision you made, right?<br>2 Raymour didn't tell you about that?<br>3 A Well, had I have not gotten the package,<br>4 I wouldn't have gone to Rhode Island.<br>5 Q All right. But Raymour didn't tell you<br>6 to go to Rhode Island to meet with Margo, did he?<br>7 A No. No.<br>8 Q And the fact of the matter is you, sir,<br>9 are thousands of dollars richer from having met<br>10 with Raymour, and now the government is paying for<br>11 your living expenses at some casino, right?<br>12 MR. VILKER: Objection as to form.<br>13 THE WITNESS: I'm not going to say<br>14 I'm thousands of dollars richer, because I'm not.<br>15 BY MR. FLANDERS:<br>16 Q You just told us that they gave you<br>17 \$5,000, and you --<br>18 A What's \$5,000? What's \$5,000? I mean,<br>19 that was given to me -- that was given to me a<br>20 long time ago.<br>21 Q And you didn't turn it down, though, did<br>22 you?<br>23 A No. Would you?<br>24 Q You were happy to take the money, just<br>25 like you're happy to take the government's money |



November 20, 2009

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| <p style="text-align: center;">189</p> <p>1 so you can live in the casino now, right?<br/>2 MR. VILKER: Objection.<br/>3 THE WITNESS: No, I'm not. No, I'm<br/>4 not. And I don't think that's fair -- I don't<br/>5 think that's fair for you to say that.<br/>6 BY MR. FLANDERS:<br/>7 Q Well, is it true?<br/>8 A It's true.<br/>9 Q Aren't you taking -- It is true, isn't<br/>10 it?<br/>11 A I'm living in the casino.<br/>12 Q And the government is paying for you to<br/>13 do it?<br/>14 A Yes, they are.<br/>15 Q And you're happy to take the money from<br/>16 them, just like you took it from Mr. Caramadre?<br/>17 A No, I'm not happy about it.<br/>18 Q But you're doing it, aren't you?<br/>19 A I have to do it, because I have no other<br/>20 place to go. Okay.<br/>21 MR. FLANDERS: That's all I have.<br/>22 MR. MacFADYEN: John MacFadyen. For<br/>23 the reasons stating in the Wiley deposition, I<br/>24 don't have any questions for this witness.<br/>25 MR. TRAINI: This is Mr. Traini on</p>                                         | <p style="text-align: center;">191</p> <p>1 CERTIFICATE OF COURT REPORTER<br/>2<br/>3 STATE OF NEVADA )<br/>4 ) ss:<br/>5 COUNTY OF CLARK )<br/>6<br/>7 I, Heidi K. Konsten, Certified Court Reporter<br/>8 licensed by the State of Nevada, do hereby certify<br/>9 that I reported the deposition of PATRICK GARVEY,<br/>10 commencing on November 20, 2009, at 9:40 a.m.<br/>11 Prior to being deposed, the witness was duly<br/>12 sworn by me to testify to the truth. I thereafter<br/>13 transcribed my said stenographic notes via<br/>14 computer-aided transcription into written form,<br/>15 and that the transcript is a complete, true and<br/>16 accurate transcription and that a request was not<br/>17 made for a review of the transcript.<br/>18 I further certify that I am not a relative,<br/>19 employee or independent contractor of counsel or<br/>20 any party involved in the proceeding, nor a person<br/>21 financially interested in the proceeding, nor do I<br/>22 have any other relationship that may reasonably<br/>23 cause my impartiality to be questioned.<br/>24 IN WITNESS WHEREOF, I have set my hand in my<br/>25 office in the County of Clark, State of Nevada,<br/>this December 22nd, 2009.<br/><br/>Heidi K. Konsten, RPR, CCR No. 845<br/>Heidi K. Konsten, RPR, CCR No. 845</p> |
| <p style="text-align: center;">190</p> <p>1 behalf of [REDACTED] and I join in<br/>2 Mr. MacFadyen's remarks. For the same reason we<br/>3 stated in the Wiley deposition, I have no<br/>4 questions of Mr. Garvey.<br/>5 MR. VILKER: Okay. This is Lee<br/>6 Vilker again for the government. We have no<br/>7 redirect, and therefore I believe this is the<br/>8 close of the criminal portion of this deposition.<br/>9 And I would just request at this<br/>10 point that we -- that we start a new proceeding<br/>11 under the civil caption. And I will not be asking<br/>12 any questions at this civil proceeding, and I'll<br/>13 turn it over to Mr. Magratten as soon as the court<br/>14 reporter is ready.<br/>15 THE VIDEOGRAPHER: This is the end of<br/>16 tape number two and concludes the videotaped<br/>17 deposition of Patrick Garvey in the matter of<br/>18 United States vs. Caramadre. The time is<br/>19 1:38 p.m. We're off the record.<br/>20 (Whereupon, the deposition<br/>21 concluded at 1:38 p.m.)<br/>22<br/>23<br/>24<br/>25</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |



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